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HOUSING ELEMENT of the CONTRA COSTA COUNTY GENERAL PLAN

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CONTRA COSTA COUNTY PLANNING DEPARTMENT
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TABLE OF CONTENTS
HOUSING ELEMENT
CONTRA COSTA COUNTY GENERAL PLAN

	<u>Page</u>
CHAPTER I. INTRODUCTION	
A) Purpose	1
B) Development of the Housing Element	1
C) Relationship to other General Plan Elements	2
D) Attainment of Housing Goals and Objectives	3
E) Principles	5
F) Organization	5
CHAPTER II. THE CONTRA COSTA COUNTY HOUSING MARKET	6
A) A Summary Analysis of the Contra Costa County Housing Market	9
B) Existing and Projected Housing Need by Income	11
C) Special Needs	15
1) Elderly	15
2) Handicapped	16
3) Large Families	17
4) Female Headed	17
5) Farmworker	17
6) Emergency Housing	18
CHAPTER III. HOUSING CONSTRAINTS AND CONCERNS	19
A) Governmental Constraints	20
1) Land Use Policies and Controls	20
2) Building Codes and Enforcement	21
3) On and Off-site Improvement	21
4) Fees and Exactions	21
5) Processing and Permit Procedures	22
6) Federal and State Housing Policy and Programs	23
B) Non-Governmental Constraints	24
1) Availability of Financing	24
2) Price of Land	25
3) Construction Costs	26
4) Neighborhood Concerns	26
5) Discrimination	29
CHAPTER IV. GOALS, POLICIES, AND PROGRAMS	30
A) Introduction	30
B) Housing Goals	31
C) Policies and Implementation Measures	31
D) Housing Program	41
CHAPTER V. PREPARATION, REVIEW AND UPDATE	48
A) Public Participation	48
B) Review and Update	48

APPENDIX A HOUSING MARKET ANALYSIS

A) Overview of the Contra Costa County Housing Market Area	A-1
1) Population	A-1
2) Topography	A-2
3) Transportation	A-3
4) Direction of Recent Growth	A-4
5) Special Features, Characteristics, Considerations	A-5
B) Economics of Market Area	A-7
1) Historical Growth and Development Pattern	A-7
2) Labor Force and Employment-Types and Trends	A-11
3) Principal Employers	A-14
4) Unemployment-Current and Trends	A-15
C) Demographics of Market Area	A-16
1) Population Growth Trends	A-16
2) Income Distribution - Trends	A-19
3) Age Distribution - Trends	A-19
4) Educational Distribution	A-22
5) Household Size	A-22
6) Ethnic Status	A-23
7) Handicapped	A-24
8) Female Headed Households	A-25
9) Special Features	A-25
D) Conditions of Market Area	A-26
1) Housing Supply Characteristics	A-26
a. Type and Number	
b. Structural Condition	
1. Age	
2. Number of Suitable for Rehabilitation	
3. Needing Replacement	
c. Overcrowded	
d. Overpayment	
2) Residential Building Activity - Current Estimate and Trends	A-30

	<u>Page</u>
3) Tenure - Current and Trend	A-32
4) Vacancy Rates	A-33
5) Sales Market	A-34
6) Rental Market	A-36
E) Demand for Housing	A-37
1) Projected Growth in Households	A-37
2) Locations Favorable for Market Absorption	A-38
a. Vacant Land Potential	
b. Sites for Redevelopment	
c. Relationship of sites to zoning/services	
3) Potential for Energy Conservation in Residential Development	A-42

APPENDIX B FEDERAL AND STATE AUTHORIZED HOUSING PROGRAMS	B-1
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CHAPTER I

INTRODUCTION

A. Purpose

This Housing Element is part of the Contra Costa County General Plan. It supersedes the Housing Element which was adopted by the Board of Supervisors as part of the County's General Plan in 1980.

The purposes of this element are: 1) to evolve the basic premises and policies of the residential land use component of the County General Plan's Land Use Element into specific policies and actions for housing the county's present and future residents; 2) to update the County's Housing Element; 3) to provide an adopted county housing plan that will help the county and its political subdivisions to qualify for housing aids and grants.

B. Development of the Housing Element

In 1967, the California Legislature mandated that cities and counties include housing elements in their general plans. The state guidelines of the time envisioned a two-stage process for developing comprehensive housing elements. Accordingly, Contra Costa County adopted its Preliminary Housing Element in 1970 as its first housing element. The next step was the compilation of housing data and information on housing programs. In 1977 a Housing Element Background Report was published by the Planning Department that reflected the county's 1975 Special Census and the state's 1977 Housing Element Guidelines. The background report, in turn, was used by the Planning Department and a special Housing Element Advisory Committee to draft an element document for review and consideration in the adoption process. In December 1980, the Board of Supervisors, after numerous public hearings, before themselves and the Planning Commission, adopted its Housing Element as required by the 1977 State Guidelines. In 1980, responding to controversy over the 1977 state guidelines, the state legislature enacted the California Housing Element Law (Commencing with Section 65580 of the California Government

The first thing I noticed when I stepped out of the car was the cold. It was a sharp contrast to the warm blanket I had been sitting under. I looked up at the sky, which was a pale, hazy blue. The air was still, and the only sound I could hear was the distant hum of traffic. I took a deep breath, feeling the cool air fill my lungs. I was alone in the world, and for a moment, I felt a sense of peace. I walked towards the building, my footsteps echoing on the wet pavement. The building was a simple, rectangular structure with a flat roof. It looked like a typical office building, but there was something about it that made me feel like I had found a new home. I entered the building, and the door closed behind me. I was alone in the world, and for a moment, I felt a sense of peace.

Code). The Housing Element Law provided that all Housing Elements would include an assessment of housing needs and an inventory of resources and constraints relative to addressing the needs, a statement of housing goals and policies, and a five year housing program for addressing housing needs. Concurrent with the adoption of the State Housing Element Law was the taking of the 1980 federal census. The 1980 Census provided new insights into the housing needs which are incorporated into this updated Housing Element.

The area of jurisdiction for Contra Costa County has changed over the years. In the period since the adoption of the 1980 Housing Element, two cities, Danville and San Ramon, have incorporated and numerous annexations have taken place which resulted in unincorporated county areas being placed within the jurisdiction of existing cities. The unincorporated County is depicted on Map 2-1 on page 7. The geographic area of the unincorporated County will likely diminish in the future as additional annexations/incorporations occur. This fact could alter both the housing needs and means of addressing the needs identified in this Housing Element.

C. Relationship to other General Plan Elements

California planning law requires city and county general plans to include a minimum of nine specified elements, and requires both these and non-mandatory elements to be consistent with one another. As noted, the Housing Element is a mandated element and an elaboration of the residential portions of the Land Use Element.

By designating the locations and characteristics of residential areas, and by serving as the basis for land development regulations, the Land Use Element is also the central component of the General Plan for relating housing to other General Plan subjects. The following is a very general identification of these relationships. Residential areas are located according to conditions evaluated in the Open Space, Conservation, Seismic Safety, and other elements. They are further located according to relationships with employment areas, major recreation facilities, and major roads and utilities covered in the Recreation, Circulation, Land Use and other elements. The internal designs and physical characteristics of residential areas are influenced by building density policies of the Land Use Element, by street patterns reflected in and anticipated by the Circulation Element, by Noise Element requirements, and by parks and open spaces addressed in the Recreation and Open Space Elements, respectively.

The general plan does not affect housing only through natural resource and physical design considerations. Population (social) characteristics and distributions that affect housing needs are inherent in the policies of the Land Use Element. The provision of jobs and the local economic development potentials are similarly inherent in Land Use Element policies. Public services for properties and people are addressed in several elements, as well as in the studies upon which the elements are based and the public programs which implement the elements.

D. Attainment of Housing Goals and Objectives

In setting forth the County's housing goals, policies and programs, the 1980 Housing Element of the General Plan made reference to a number of means of facilitating housing, particularly affordable housing for low and moderate income persons. A guiding principle of the 1980 Housing Element was that the private sector should continue to provide most housing, and that the County's role was to facilitate and guide the process of providing housing. Since the adoption of the 1980 Housing Element over 2,400 additional housing units were added to the housing stock of the unincorporated County. Nearly 15,000 additional housing units were added to the housing stock of the County, including the incorporated cities. In addition, within the unincorporated County a considerable number of the estimated 10,400 vacant parcels available for residential development were approved through the planning processes of the County over the past four years.

While most of the housing provided in the County was by the private sector, a considerable number of housing units were provided or assisted through one or more public programs. Table 1-1 indicates that nearly 3,100 units were developed, financed or rehabilitated in whole or in part by programs operated or administered by the County. This production was realized through the use of Community Development Block Grant (CDBG) funds, Single Family Mortgage Revenue Bonds, Multi-Family Rental Housing Revenue Bonds, as well as the utilization of available federal and state programs. Importantly, many of these programs were developed and implemented on a cooperative basis with cities and other local public agencies.

TABLE 1-1
HOUSING UNITS ATTAINED THROUGH
AFFORDABLE PROGRAMS OF CONTRA COSTA COUNTY
1980 - 1984

<u>Project/Location</u>	<u># of Units</u>	<u>Type of County Assistance</u>
New Rental Housing		
Willowbrook, West Pittsburg	72	CDBG
Orinda Senior Village, Orinda	150	CDBG
Chilpancingovista, Pleasant Hill	24	CDBG
Elder Winds, Antioch	100	Housing Authority
Rumrill Gardens, San Pablo	60	CDBG
Cedar Pointe, San Ramon	248	Revenue Bond
Contra Loma, Antioch	<u>128</u>	Revenue Bond
Subtotal	782	
Rental Rehabilitation		
Willow Square, San Pablo	44	CDBG
Martinez Senior Housing, Martinez	100	CDBG/Housing Authority
Farmworker Housing	<u>30</u>	CDBG
Subtotal	174	
New Homeownership		
Havenwood Village, Brentwood	130	CDBG
1982 Mortgage Bond Issue	650	Revenue Bond
1983 Mortgage Bond Issue	485	Revenue Bond
1984 Mortgage Bond Issue	<u>585</u>	Revenue Bond
Subtotal	1,850	
Homeowner Rehabilitation		
County Program	225	CDBG
San Pablo Program	<u>50</u>	CDBG
Subtotal	275	
Total Housing Units Attained	3,081	

Source: Contra Costa County Planning Department

E. Principles

The following principles guided the preparation of the Housing Element: 1) the private sector of the economy should continue to provide most housing in Contra Costa County; 2) the primary role of government should be to facilitate and guide the process of providing housing; 3) good housing must be complemented by good neighborhoods, good services and access to work, education, recreation and other facilities to provide satisfactory living conditions; 4) the cooperation of all levels of government is required to effectively pursue housing goals. The limited financial resources available to local government requires that they complement federal and state programs in order to provide needed assistance; 5) present housing inadequacies and opportunities must be considered within a context which includes economic and social factors. The Housing Element deals with housing as a distinct subject but acknowledges that other needs must be addressed concurrently.

F. Organization

The Housing Element consists of three basic components. Chapter II provides an analysis of the Contra Costa County housing market including summaries of demographic, economic, and housing data and provides an assessment of housing need. Chapter III identifies governmental and non-governmental constraints to making adequate provision for housing. Goals, policies, and an implementation program are provided in Chapter IV.

CHAPTER II

THE CONTRA COSTA COUNTY HOUSING MARKET

Contra Costa County is part of the larger Bay Area housing market. The county includes several sub-markets within its boundaries which are determined by a combination of topography, historical development patterns, social and economic phenomena. The county is large and diverse but can be divided into three primary sub-areas; west county which is highly urbanized with a developed industrial base; central county which is a rapidly urbanizing community with much new office and light industrial development, and east county which was primarily agricultural but which is now experiencing considerable residential development.

A detailed presentation and analysis of the social and structural characteristics of the county housing market is included as Appendix A to this Housing Element. A brief statistical profile of the county and its three sub-areas (see map on page 7) is provided in Table 2-1. The analysis presented in Appendix A provides some interesting insights into the dynamics of the Contra Costa County housing market. In this chapter the major trends and factors effecting the county housing market will be summarized. Additionally, the County's existing and projected housing needs will be identified, the potential of available land to address the needs will be evaluated, and the nature and extent of special housing needs will be identified.

TABLE 2-1

STATISTICAL PROFILE OF CONTRA COSTA COUNTY

	<u>Total County</u>	<u>Unincorporated County</u>	<u>West County</u>	<u>Central County</u>	<u>East County</u>
Population	656,380	144,737 ^e	184,151	361,392	110,837
Households	241,534	52,335	69,572	133,361	38,601
Average Household Size	2.69	2.77*	2.63	2.67	2.85
Minority Households	46,490	7,428	25,791	11,156	9,543
Percent of Minority Households	19.2	14.2	37.1	8.4	24.7
Female Head of Households	58,787	10,385	20,537	29,892	8,358
Percent of Female Headed Households	24.3	19.8	29.5	22.4	21.7
Persons Under 18	181,009	39,196	49,848	96,053	35,108
Percent Under 18	27.6	27.1	27.1	26.6	31.7
Persons 65+	60,844	12,413	18,818	32,917	9,109
Percent 65+	9.3	8.6	10.2	9.1	8.2
Median Income	22,875	---	18,808	26,794	19,509
Percent Low and Moderate Income	38.7	35.7	48.8	31.0	45.4
Total Housing Units	251,951	54,853	71,960	138,562	41,429
Vacant Units	10,187	2,432	2,371	5,156	2,660
Percent Vacant	4.0	4.4	3.3	3.7	6.4
Occupied Units	241,534	52,335	69,572	133,361	38,601
Housing Type					
Single Family Percent	73.4	82.5	73.7	72.9	74.5
2 - 4 Percent	8.5	5.6	12.5	6.3	9.1
Multiple Percent	15.7	7.6	12.0	19.4	9.9
Mobile Home Percent	2.4	4.3	1.8	1.4	6.5
Tenure					
Percent Owner	68.3	75.7	63.3	70.7	68.8
Percent Renter	31.7	24.3	36.7	29.3	31.2
Percent Without Exclusive Plumbing	.58	.56	.74	.43	.35
Median Rent	\$ 268	---	\$ 227	\$ 304	\$ 203
Median Housing Cost Owner With Mortgage	\$ 468	---	\$ 346*	\$ 545	\$ 431*
Median Housing Cost Owner Without Mortgage	\$ 104	---	\$ 93*	\$ 125	\$ 98*
Age of Housing					
Percent After 1970	31.0	23.3	15.7	36.0	41.3
Percent 1960-1969	26.4	20.8	22.7	30.7	18.8
Percent Before 1960	42.5	55.9	61.6	33.3	39.8
Median Value					
Owner Occupied Non-Condo Housing (1980)	\$94,600	---	\$74,357	\$122,000	\$71,789
Average Housing Price, New (1981) ^a	\$124,928	---	\$128,954	\$156,981	\$95,419
Average Housing Price, Existing (1981) ^a	\$117,334	---	\$90,899	\$150,667	\$80,020

Source: 1980 U.S. Bureau of the Census except for items otherwise noted.

Notes: ^a Contra Costa County Assessor

* Estimated from 1980 Census data

--- Not available.

^e Does not include Cities of Danville and San Ramon.

A. A Summary Analysis of the Contra Costa Housing Market

Households are being formed at a rate twice that of population growth.

The county's labor force is growing at a rate twice that of population.

Contra Costa County continues to be a growing area. Population growth rates have moderated, however. In the decade of the 1970's the County population grew 18.1%. This compares with the more rapid population growth rates of the 1940's, 1950's, and 1960's when population increased 197.6%, 36.8%, and 35.9% respectively. Future population growth rates are projected to decline further. While population growth has moderated, the rate of household growth has not. The trend toward smaller families, higher divorce rates, and people marrying and starting families at a later age have resulted in a continued high rate of family formation, and therefore a continued high demand for additional housing units. To illustrate, the decade of the 1970's experienced a 41.8% increase in the number of housing units in the County, compared with the 18.1% rate of population increase.

The employment base of the County is becoming larger as well as diversifying. Since 1960 the labor force has increased at a rate twice that of population. This relative relationship is expected to continue through the year 2000. Total employment is projected to rise to nearly 325,000 by the year 2000 from the 1980 total employment of approximately 205,000. Major increases in employment are expected to occur in the retail/wholesale, services, construction, and finance/real estate/insurance sectors. Much of the recent employment growth has occurred

in the central county as substantial new office development occurred. This substantial growth in employment generating land uses is occurring at a time when the capacity of the central county communities to absorb new growth is becoming more limited.

Households are getting older and smaller

Reflecting national and state trends the county's population is aging. Concurrently, family sizes are getting smaller. Both of these trends are expected to continue. These trends suggest that the demand for housing could shift to smaller single family units or condominiums from the larger single family home. This trend could be reinforced due to the inability of many families to afford the larger single family units.

The unincorporated county has capacity at present to accommodate housing needs projected through 1990, however the need to achieve an appropriate price and geographic distribution, as well as accommodate long term future needs requires the consideration of additional development.

In the aggregate adequate land is available to address new housing needs identified for the unincorporated county. At present over 10,000 parcels are available for residential development as compared to a 10 year (1980-1990) goal of 10,400, additional units and a resultant 1985-1990 goal, given housing unit additions in 1980-1984, of 5,635 additional housing units by 1990 to satisfy the demand created locally and regionally, as estimated by the Association of Bay Area Governments Housing Needs Model. The price/rent and geographic distribution of the parcels may not, however, result in addressing the identified need in an appropriate manner. Further, the time necessary to convert raw land into developed parcels requires a substantial lead time, therefore the planning and development

review process must continue to occur in order to avoid future shortages.

The "affordability gap" is most severe among the county's lower income renters and buyers.

Contra Costa County is among the more affluent in the state. According to the Franchise Tax Board the median income for joint tax returns in 1982 was nearly \$35,000. The median income for all tax returns was over \$21,000. At the median, the ability of the County's population to afford the County's housing stock has been reasonably good. The geographic distribution of the affordable housing has, however, been skewed to the east county and to a lesser extent, the west county. Further, the ability of the county's lower income population to afford housing continues to be a major problem. As an example, less than 2% of the new housing built in the County in 1983 are affordable to lower income homebuyers. To many lower income and young families the only alternative is to rent. After years of lagging, rents in the county are now rising at a rate faster than the rate of inflation. Rents are also increasing at a rate faster than incomes of renters. Until additional rental construction occurs the combination of high demand and low vacancies should contribute to an increasingly severe rental affordability gap, particularly among lower income renters.

B. Existing and Projected Housing Need by Income

Cities and counties are required to provide for their appropriate share of regional housing needs at all income levels, taking into account such factors as market demand for housing, employment opportunities, availability of suitable sites and

public facilities, type and tenure of housing units and the housing needs of farmworkers.

The Association of Bay Area Governments (ABAG) is required to calculate each local jurisdiction's share of the existing and projected housing needs of the San Francisco Bay region for each of the five year updates of local housing elements, taking the abovementioned factors into account. In consultation with local government technical staff, ABAG developed a series of mathematical expressions which attempted to "model" the regional housing market, recognizing the limitations of the available data. (These included reliance on 1980 census data, and projections based upon urban service and/or city spheres of influence, rather than anticipated city boundaries.) The series is referred to as the ABAG Housing Needs Model. In addition, ABAG was required to distribute the total projected housing needs by income, type of unit, and tenure.

State housing legislation provides that local governments may adopt the determination of the regional agency (or Department of Housing and Community Development) for use in the Housing Element, or request a revision of the agency's figures. If the revision is not accepted, the Housing Element must contain justification for the revision. On October 18, 1983, the Contra Costa County Board of Supervisors requested that the ABAG Executive Board revise the projected need to 10,400 units for the 1980-1990 period. The basis for the request was that the geographic unit used to calculate the housing need for the County and certain cities within the County was incorrect. The Executive Board accepted the revision by adopting Resolution 6-83 on December 15, 1983.

The projected need of 10,400 was for a ten year time period 1980-1990. This Housing Element is for a five year period, 1985-1990, therefore the projected need figure must be adjusted for production occurring during the 1980-1985 period. It is estimated by the County Planning Department that 4,765 units were produced in the present unincorporated County between 1980 and 1984, therefore the projected need is 5,635 units. The projected housing need, and distribution by income, unit type, and tenure are presented in Table 2-3, 2-4, and 2-5.

The existing distribution of households by income within Contra Costa County was determined to be: 18% very low, 13% low, 19% moderate and 50% above moderate.

Table 2-2 defines and indicates the income levels corresponding to these income categories. The projected housing needs by income group are indicated in Table 2-3; by tenure in Table 2-4; and by housing unit type in Table 2-5.

Table 2-2
INCOME CATEGORIES

	<u>Percentage of Regional Median</u>	<u>Income Level</u>
Very Low Income	50% or less	\$10,304 or less
Low Income	51-80%	\$10,305-16,486
Moderate Income	81-120%	\$16,487-24,728
Above Moderate Income	Over 120%	Above \$24,728

Table 2-3

DISTRIBUTION OF PROJECTED HOUSING NEEDS
BY INCOME

	<u>Number</u>	<u>Percent</u>
Very Low	1,127	20%
Low	789	14%
Moderate	1,127	20%
Above Moderate	2,592	46%

Table 2-4

DISTRIBUTION OF PROJECTED HOUSING NEEDS
BY TENURE

<u>Owner</u>	<u>Renter</u>	<u>Total</u>
4,266	1,369	5,635

Table 2-5

DISTRIBUTION OF PROJECTED HOUSING NEEDS
BY HOUSING UNIT TYPE

<u>Single Family Units</u>	<u>Multiple Units</u>	<u>Mobile Homes</u>	<u>Total</u>
4,688	716	231	5,635

In addition to projected housing need the ABAG Housing Needs Model estimated the additional number of units that should have been available in 1980 in order for the unincorporated County to have an optimal vacancy rate. This "existing housing need" was estimated to be 292 housing units, i.e., if the 1980 housing stock would have been 292 units larger, there would have been a sufficient number of units to achieve a market balance. (Note that "existing housing need" as used in this section does not represent an estimate of the number of households that are overpaying, living in substandard housing or living in overcrowded housing. These estimates are contained in Appendix A, Section D(1) (a-d)).

The county has adopted a goal which would provide for the needs of an additional 5,635 households between 1985 and 1990 in order to satisfy the demand for housing created by new household formation and net in-migration and to provide a vacancy rate which does not unduly inhibit movement of households within the housing stock. Units will be provided primarily through new construction, with such additional sources as second units in existing single family districts and upward mobility of households within the stock, to the extent that the units vacated in favor of the newly constructed units are subsequently occupied by former county owners or renters.

In addition, it is a goal of the county to provide the distribution of these units among generally recognized income groupings, based upon the relationship of household incomes to the regional median household income, (\$20,607 in 1979) as was depicted in Table 2-2. If the county were to rely solely on a market supply approach, and defining affordable ownership and rental housing as that purchase price which would be less than or equal to 2.5 times annual household income, and that rent which would not exceed 30% of monthly income, and accepting the 1984 median income of \$32,000 (family of four) estimated by the U.S. Department of Housing and Urban Development, the housing prices and rents indicated in Table 2-6 would have to be delivered by the private sector.

Table 2-6

PROJECTED HOUSING NEEDS BY PURCHASE PRICE
AND RENTAL COST

<u>Income Category</u>	<u>Number of Units</u>	<u>Purchase Price</u>	<u>Rental Cost Per Month</u>
Very Low	1,127	Less than \$40,000	Less than \$400
Low	789	\$40,000-\$64,000	\$400 - \$640
Moderate	1,127	\$64,000-\$96,000	\$640 - \$960
Above Moderate	2,592	Above \$96,000	Above \$960

It is clear that the projected needs of low and very low income households, as well as a significant proportion of moderate income households cannot be provided in ownership housing. Without significant subsidies in the various forms available, it is unlikely that sufficient units will be delivered at prices affordable to the low income group. This analysis suggests that the county should encourage development of multifamily rental units, coupled with maximum utilization of available rent subsidies, and the continued issuance of tax-exempt mortgage revenue bonds for both owners and renters. As was seen in Table 1-1, the County has been an active issuer of tax-exempt bonds for housing.

C. Special Needs

1. Elderly: In 1980, 9.3% (61,043 persons) of the county residents were 65 years of age or older. Many of the elderly are on fixed incomes which may not keep up with the rising costs of housing. The largest proportion of the over 65 population was located in west county. It is projected that by 1990 12.3% (92,574 persons) of the County population will be 65 or over which is an increase of 31,531 persons. Approximately 27% of the over 65 population live in single person households many of whom are in need of special housing with small easy to care for dwelling units. Estimates in the 1983 Housing Assistance Plans for Contra Costa County, Richmond, Walnut Creek and Concord indicated the presence of 6,050 elderly, lower income, households that were in need of housing assistance.

Because many elderly are on fixed incomes they generally have a diminished capacity to afford suitable housing. This is borne out by estimates in the 1983 Housing Assistance Plans noted above, which reveal that 23.1% of the rental subsidy needs are for elderly households, as compared to 9.3% of the population as a whole being elderly (over 65 years of age).

Seniors who own their own home present a problem of a different sort. Reluctant to leave because of familiar surroundings, and because alternatives are costly, they may be burdened by a house too large for their needs and which is expensive to maintain. More efficient use of this housing may occur as a result of shared housing efforts in which elderly people in need of housing are matched with those who have extra housing. The conversion of a portion of a unit into a second unit or "granny flat" are often intended to serve the elderly, as well as make more efficient use of the housing while providing additional income to the owner. An additional source of revenue for elderly homeowners which may have merit is the reverse annuity mortgage, a financing mechanism which allows the elderly to utilize the substantial equity in their home as supplemental income. Communities may facilitate the production of additional elderly housing by recognizing that the intensity of the land use is generally less when compared to family housing and by then adjusting parking requirements, density, and fees and exactions accordingly.

2. Handicapped: Over 1,900 families with one or more handicapped individuals were estimated to live in the county in 1975. Comparable data from the 1980 census is not available. According to the 1980 census approximately 15,000 people have disabilities which prevent their using public transportation. The handicapped experience housing problems due to the shortage of housing and because of the design of most conventional housing. While no reliable figures are available, the handicapped tend to have diminished capacity to afford suitable housing due to fixed incomes, and in some cases, diminished employment capacity. Recent State legislation now requires a portion of newly constructed homes to be accessible. It is important that additional units for the handicapped be located in areas near transportation and services to enable independent living.

3. Large Families: Large families with 5 or more family members comprise 14.4% of the county population with 25,674 families. Of this number, 1,292 families were determined in 1983 to be low income families with a need for housing assistance. Large families experience the greatest difficulty in securing affordable housing. The Housing Authority has indicated that large family rent subsidy recipients find it extremely difficult to secure a unit.
4. Female Headed Households: Female headed households comprise 24.3% of the total county households with 27.1% of those households including children. Females make up a smaller proportion of the labor force, are generally much lower paid, and in households with children, often have significant child care expenses. Most of the county Section 8 housing assistance programs have served female headed households. In 1983 over 75% of Section 8 certificate holders in the urban county were female headed households.
5. Farmworker: According to State Department of Employment Development (EDD) estimates of 1982 and 1983, regarding agricultural employment in the Bay Area region, the number of farmworkers is decreasing. Farmworkers can be divided into two categories for the purpose of examining housing needs. Regular farmworkers are defined by EDD as those working 150 or more days per year for the same employer. Seasonal/migrant farmworkers work less than 150 days per year for the same employer and sometimes travel from one area to another for employment. Contra Costa County does not have migrant workers; the seasonal workers are generally local residents who depend on the availability of farm work as a supplement for family support. EDD estimates indicate 220 (annual average) regular farmworkers which would represent 147 households if 1.5 persons from each household were employed and 500 local seasonal farmworkers who would require approximately 330 living units. The State Department of Housing and Community Development reports eight registered farmworker camps within Contra Costa County which are capable of housing 169 workers. According to the County Housing Authority an additional nine unregistered farmworker camps exist in the County.

6. Emergency Housing: The homeless have always been among us, however the very nature of their living situation - usually living outside the social structures that might help them - has made quantification of the problem nearly impossible. The forces which cause homelessness are varied and complex - disintegration of the family, the state of the economy, the inadequacies of the safety net of welfare and mental health programs, including deinstitutionalization, and immigration of refugees. Contra Costa County is not believed to have a large number of homeless individuals, primarily because it is not a major transportation gateway into the Bay Area of California.

Emergency housing in the county is provided by religious organizations and private non-profit organizations. The Richmond Rescue Mission is one of the few programs/facilities in the county which provides shelter and meals for the homeless from their own facility. They have 188 beds (50 beds for single men, 18 beds for single women and 20 living units for family groups and in 1984 provided 39,578 bed nights. Battered Womens Alternatives also provides emergency shelter and in 1984 provided temporary shelter for 81 women and 144 children who were in crisis situations with abusive men.

The Housing Alliance of Contra Costa County and Pacific Community Services provide referral services to clients with housing problems. During a seven month period of 1984 the Housing Alliance received 44 requests for emergency housing and were able to locate housing for eight clients and families. Most of the remainder of the emergency housing providers are groups that pay for motel rooms for families for a one-to-three night period. The Contra Costa Crisis and Suicide Intervention Center provided motel rooms for 380 persons on 201 nights in 1983 while the Care Center housed 28 adults and 26 children for a total of 21 nights during a similar time period.

The Contra Costa Social Services Department provides some aid to their clients in locating permanent housing and in 1984 provided funds for 39 persons to return to housing outside the county. Records kept for a two month period in 1979 indicated that Social Services workers received emergency housing requests from 363 individuals, including 174 children.

CHAPTER III

HOUSING CONSTRAINTS AND CONCERNS

Several factors combine to constrain the supply and variety of housing in Contra Costa County and the Bay Area. Some are physical: the water bodies, ridge-and-valley topography, and mediterranean-type climate all of which make the Bay Area a desirable place to live but also require expensive public works projects and limit the amount of easily developable land. Some are institutional: contemporary building practices are written into such diverse codes as government regulations, lending institution requirements, and union work rules. Some are attitudinal: the public in Contra Costa County is only now beginning to accept higher-density development but would generally reject radically different forms of mass-produced housing. Some are political: the electorate's vote to add Article 34 to the State Constitution in 1950 limited local governments' options for providing public housing, while their approval of Proposition 13 in 1978 both reduced the flexibility of the housing market by according tax advantages to long-held properties and resulted in several new capital facilities costs being shifted from the community to the buyers of housing. Some reflect the state of the economy: a range of costs from interest rates to the costs of materials and labor are set by the national and regional economy.

The constraints are not all of equal importance, particularly in a short-or-intermediate-range time period. The important constraints, however, are economic and financial program constraints. One, the cost of money (interest rates), transcends all others. Much of the current "housing problem" would be remedied if building loans and mortgages could be obtained at interest rates comparable to those which supported previous periods of high building activity. After interest rates, there are two other important economic constraints: the shift of infrastructure costs to the housing buyer and the low level of public financing for low-income housing.

A. Governmental Constraints

Some constraints are not subject to government control (e.g., those resulting from the physical environment), and most are subject to only little or moderate control or influence at the local level. Local government cannot, for example, affect market interest rates, but it can somewhat alleviate high market rates by making lower cost financing available through issuing tax-exempt housing revenue bonds.

The following are the more important government and non-government constraints to the provision of adequate housing.

1. Land Use Policies and Controls: Residential development in the unincorporated area of Contra Costa County can occur on land which is designated by the County General Plan for residential uses. In addition, an individual home can be placed on any parcel except within some industrial areas. As indicated in Chapter II, adequate land for projected housing development during the next decade has been designated for residential purposes. In addition, as the need arises, the Board of Supervisors can approve amendments to the General Plan to allow additional land area for residential use. A variety of General Plan residential designations provide for housing development. These designations range from Single Family Residential - Very Low Density to Multiple Family - High Density and allow residential development at densities ranging from approximately 1 dwelling unit on 1 acre to 29 dwelling units on 1 acre.

The County General Plan's policies are reflected in the County's Zoning Ordinance. Each zoning district has restrictions regarding density, setbacks and number of units per parcel. Secondary units are allowed with the issuance of a land use permit. Planned Unit (P-1) zoning is provided to allow for flexibility in design and variations in density as long as the overall density is compatible with the General Plan. The County's Zoning Ordinance provides adequate land to allow for residential projects where adequate services and infrastructure can be economically provided. Much of the County's undeveloped residentially designated land, is designated Single Family Residential - Low Density either because of topography or because the land is in a "holding zone" pending the provision of adequate infrastructure.

The provision of affordable housing could be aided by the designation of additional land for higher density housing in areas where adequate services are available. In addition, land use regulations could be provided to encourage and simplify the process of providing small "granny" units or rental spaces in existing homes. This would provide some additional housing at minimal cost to provide for the needs of lower income persons and the smaller one and two person households that are becoming more common and would aid owners of large and/or high cost homes when the space is no longer needed for a large household.

2. Building Codes and Enforcement: Minimum building standards are essential to ensure safe housing. Excessive safety standards or additional standards controlling or affecting design may increase the cost of housing. The County follows the latest adopted Uniform Building Code and the Uniform Housing Code. New construction is reviewed based on these standard codes, which generally reflect current technologies. Renovations are reviewed relative to the flexible Uniform Housing Code which allows for different construction types so long as minimum health and safety requirements are met.
3. On and Off-Site Improvements: Housing projects are generally required to provide all on-site improvements, such as drainage, streets, and sidewalks, that are needed to serve the project. Additionally, housing projects may be required to provide, or contribute financially to, off-site improvements, such as drainage, or major roads, which serve the project's residents as well as the residents of other developments. In many cases, those off-site improvements (capital improvements) are financed by fees.
4. Fees and Exactions: Generally, there are two kinds of fees which must be paid by proposed housing projects. The first kind, and least expensive, are processing fees imposed by several different County agencies including the Planning Department, Building Inspection Department and Public Works Department. Included in this group are environmental review costs. Before Proposition 13, these processing fees were substantially smaller on the grounds that the processing efforts were primarily conducted for public protection rather than as a service to the applicant. It is now necessary to require that the user of the service pay for the cost of that service.

Approximately 50% of the Planning Department costs are now covered by the fees charged for the various services. Building Inspection fees are based on the size of the home and therefore the magnitude of the inspections and plan check required. The second kind of fee is collected to provide for services or facilities that serve the residents of housing projects. Some of these fees are collected directly by the County, such as park, school, drainage and, in some cases, thoroughfare fees. In areas with approved drainage plans, fees are collected in order to spread the cost of the improvements over all new homes. Park land or "in lieu" park dedication fees of \$400 are collected for each new home to provide for land and/or capital improvements to the local park system that will serve the new occupants. School districts that have been determined to lack adequate classroom capacity to serve new developments receive an impact fee from new homes within their district. The fee is based on the number of bedrooms in the new structure and is used to provide temporary structures for classrooms.

In addition to the service and facility fees collected by the County, there are others, such as connection and acreage fees, which are paid directly to utilities and special districts. Some of these are government bodies which formerly depended on property taxes to a greater extent.

The County is continually assessing the general magnitude and effect of its fees and exactions. Consistent with providing sufficient revenues to cover necessary tasks, the County may consider the waiver of all or a part of its processing fees for low and moderate income housing developments. However, as was noted, these county fees constitute a small proportion of the fees paid by housing projects.

5. Processing and Permit Procedures: The cost and availability of residential building parcels is at least partially related to the time and cost required to process proposed residential development projects. Contra Costa County has a system of procedures and requirements in which various components are applicable depending on the status of the project site and the nature of the project proposal. Projects undergo initial determinations regarding General Plan conformance and California Environmental Quality Act status. If the site does not have a General Plan designation that would accommodate the proposed development, a General Plan Amendment must be sought.

Amendments to the General Plan are policy matters which ultimately must be approved by the County Board of Supervisors. Environmental reviews proceed concurrently. The second level of procedure requires that the site have the appropriate zoning to allow for the proposed development. Rezoning, if required, can be sought in one of two ways. A simple rezoning changes the land use designation and/or the density, in the case of a housing site, to either a single family or a multiple family designation which has a set of regulations regarding the manner in which the site can be developed (density, setback etc.). A Planned Unit rezoning includes both a rezoning and a preliminary development plan for which an approval places specific design and density guidelines on the project. Conventional (non-planned unit) projects require Subdivision Map Act approvals: multiple family developments require development plan approval while condominiums and single family developments require subdivision map approval.

The processing of the actual development project -- the subdivision or development plan -- takes approximately 60-80 days from date of application to a decision. The process can take longer if the development project requires an Environmental Impact Report or if it is controversial. Some of the steps can be taken concurrently but this is often not practicable because each step requires more detailed information than the one before. Portions of this process could be accelerated by allowing more administrative reviews of non-controversial applications and assigning decision making on all but the largest subdivisions to the Zoning Administrator.

6. Federal and State Housing Policy and Programs: Housing has not benefited from a consistent and cohesive, federal strategy; rather, federal programs have moved through various experimentation phases. Four approaches can be identified. First, the 1949 Housing Act called for the demolition of substandard housing; a production strategy was begun in 1968; later, in 1974, a housing conservation strategy was developed; and the Reagan Administration's current view is that industries, including housing, can thrive unaided in a healthy, unregulated, economy. The manifestation of this philosophy in the housing area has been a massive reduction in programs in which the federal government has subsidized publicly assisted housing. To illustrate, annual appropriations for federal housing assistance programs has fallen from \$27 billion to \$9.9 billion between 1981 and 1984. State activity has always been limited, and it is

not expected that major new housing initiatives will occur at the State level in the near future. A selected summary of programs of the Federal and State government are included in Appendix B. The information is normative only and provides no information on the current operational status or appropriation levels.

To the extent that housing needs exist that cannot be addressed by an unsubsidized private sector, responsibility seems to have been consigned to local government. Given that cities and counties in California are in extremely tight fiscal circumstances their ability to initiate and maintain local housing programs is extremely limited.

While the termination or diminishment of most federal and state housing assistance programs may have generally limited the ability of localities to address housing problems, it has also resulted in the development and use of "innovative" housing programs. By entering into partnerships with the private sector, by accessing funds through private capital markets, by lending, recapturing and leveraging what funds are at their disposal, and by making greater use of non-financial forms of assistance, the cities and counties can continue to help to alleviate the shortage of low and moderate income housing.

B. Non-Governmental Constraints

1. Availability of Financing: The key to the availability of housing, as has been evident in the past few years, is the availability of financing at reasonable interest rates. Interest rates are determined by the market with major contributing factors being the general health of the economy, Federal Reserve Board Policy, the current and expected rates of inflation, federal fiscal policy and numerous other factors. Major institutional and regulatory adjustments have also resulted in changes in the magnitude and manner in which the mortgage and financial markets operate. These factors effect residents and local government alike, but are largely out of the control of both.

The results of the major financial market and institutional shifts of the past decade have been that mortgage financing has risen to historically high rates, and that the

rates have been subject to rapid and extreme volatility. One effect of high rates is illustrated by the fact that construction loan costs now represent ten percent of the cost of a new home as contrasted with six-seven percent ten years ago.

Initiatives have been designed to help overcome, to some degree, the constraints imposed by these high rates and uncertainties. Lending institutions have designed new financing instruments, such as adjustable rate mortgages, that increase the availability of financing by shifting some of the interest rate risks from the lender to the borrower. Local and state government have become prominent mortgage lenders through the issuance of tax exempt bonds. It has been estimated that up to one-third of first time homebuyers nationally now purchase homes through mortgage bond programs, and that as much as 10% of all long term residential lending is through such programs. Because of concern over the loss of federal revenue Congress has indicated that such programs must address a "public purpose" by being directed to and benefiting those who have a need that might otherwise be unserved. This avenue of financing, if not properly policed and executed by local and state governments could be severely restricted.

2. Price of Land: Land prices in the Bay Area and Contra Costa County are among the highest in the nation. Escalating land costs are a major contributor to the increased cost of housing. For example, the Real Estate Research Corporation reported that San Francisco Bay Area average residential lot costs increased 143% from 1976 to 1980 - from \$16,800 to \$40,800.

The price of raw land in Contra Costa County is highly variable depending on location. Land costs in the County are typically higher in the central county. Residential land prices generally reflect the overall demand for housing in a particular location. The result is that the same house can sell for a high price in a desirable community, and for a lower price in a less prestigious community. Generally the cost of land doesn't push up home costs, but rather that high demand for particular locations pulls them up.

Land costs per housing unit often can be reduced by increasing housing unit density. However, since land costs reflect market demand, increasing the intensity of land use

(its "highest and best use") can result in higher land values. The allowing of higher density residential land use in General Plans and Zoning Ordinances is also no guarantee that such land uses will result; for instance, there are examples of land zoned for multiple family uses being built out at single family densities. A means of avoiding under building would be to require development to occur at the minimum intensity allowed under the General Plan.

In some instances, a local government can facilitate the production of low and moderate income housing through the direct means of lowering land costs. For example, land writedowns to developers can reduce production costs. In addition, the county and other public agencies may have surplus property which can be made available for residential use.

3. Construction Costs: Construction costs are now rising at approximately the overall rate of inflation -- about 5-6% annually according to Bank of America. In the late 1970's, however, construction costs were rising at approximately 10% per year. It is interesting to note that recent design and affordable housing contests have discovered that the conventionally-built and factory-built home, using mostly standard materials, are best able to keep costs down. Exotic materials and futuristic designs have not competed well from the standpoint of construction costs. One successful technique for reducing construction costs, which has been around for a long time, is manufactured or factory-built housing. A related technique is to pre-cut lumber for conventional assembly on the building site. Among the major reasons that manufactured or pre-cut homes may be more affordable is that they may cost less to produce and that construction time and hence the time construction financing costs must be carried by the developer are significantly reduced. Manufactured housing may be used on any residential property in the County, subject to the same conditions as conventional stick-built housing.
4. Neighborhood Concerns: Residents of Contra Costa County have long had a high level of awareness of public issues, and an inclination to participate in the public decision making process. This tendency to become involved in public activities is compatible with state law which provides for the public to be involved in planning through public meetings and hearings, and other forms of communication.

An important reason for the high incidence of public participation is the prevailing concern for the preservation of existing residential neighborhoods. This is true of neighborhoods in all income ranges, whose residents almost universally fear high densities, new types of residential buildings, and "renters".

The County can address much of its affordable housing needs by avoiding the loss of its existing homes and neighborhoods. One method of preserving existing neighborhoods and their homes is to develop County General Plan Components for communities. The County has historically developed these plans for its distinct communities. This practice is to be encouraged and strengthened as a means of maintaining the sense of maturity and stability, and to ensure that new development that occurs within and adjacent to these neighborhoods is compatible with community goals and countywide goals and objectives. In two instances, Orinda and the San Ramon Valley, the County has created Area Planning Commissions to provide for increased local public participation.

A second method of preserving communities is by setting and implementing local comprehensive improvement efforts. Within existing lower income communities, Community Development Block Grant funds have been used effectively to undertake high priority capital improvements necessary to protect the health and welfare of residents. Such targeting to high priority projects is in order and should be continued. Capital improvement efforts through other funds should also be undertaken in a consistent and complementary fashion. The capital improvements efforts often implement community facility plans which have been developed for portions of the County.

Improvements to the housing stock will also help keep the existing housing affordable and neighborhoods viable. Rehabilitating and preserving existing housing through the provision of financial assistance is an important and historically successful means of maintaining neighborhoods. The County's residential rehabilitation programs are largely conducted through the Community Development Block Grant Program. To the extent that lower income persons tend to be renters, priority should be provided to incentive programs designed to assist investor owners consistent with achieving affordable housing.

A phenomena of the late 1970's and early 1980's was the conversion of existing apartments to condominiums. While no consensus exists as to the extent and importance of the effects, three have been identified: first, the effect of conversions on existing tenants; second, buyer protection concerns; and third, effects on the availability and price of rental housing in general. Condominium conversion activity has been less over the past few years than it was during the period 1978-1982. The County has adopted an ordinance designed to provide for tenant and buyer protection by specifying information submittal requirements, establishing certain minimum standards for conversion, requiring tenant protection measures to mitigate hardships, and requiring certain findings in order to approve such conversions.

The high demand for housing has put increasing pressure on the existing supply of rental units. Increasing rents, combined with the diminished supply due to condominium conversions and the low volume of new rental construction, has become a serious problem in many Contra Costa County communities. Political pressures in communities with similar conditions outside this County have resulted in the enactment of rent control ordinances. In essence, communities are confronted with the dilemma of how to balance the needs of renters, particularly lower income renters, who experience hardships with the free enterprise system of property ownership. In Contra Costa County, however, there is no consensus among local elected officials that rent control is an action appropriate for solving rental housing problems at this time.

Residents of communities also seem to acknowledge housing problems, but have a difficult time finding an appropriate means of expressing such support. According to a Bay Area Council poll, residents of the Bay Area concur overwhelmingly (70%) with the premise that new housing should be encouraged, however only 55% agree that the housing should be encouraged in their community. This "split personality" of the public increases the complexity of new housing development and may, depending on the added time or costs of dealing with public concerns, add to the price of new housing. The individual issues include density, design, traffic, noise, fiscal effects, or other environmental concerns. While these all are legitimate concerns, the balancing that occurs with respect to the planning process is at the expense of higher home prices. Efforts are underway to increase and mobilize public support toward housing

including increased cooperation and communication among residents, builders, and local officials, and to organize pro-housing coalitions.

Low and moderate income housing, particularly rental housing, has the additional obstacle of being subject to local voter approval. In 1950, the voters of California added Article 34 to the State Constitution which requires that low rent housing projects developed, constructed, or acquired by a State public agency must first receive local voter approval. According to a report by the State Department of Housing and Community Development, Article 34 has constrained the development of low and moderate income rental housing, particularly family housing. A number of reform measures have been proposed but significant changes are unlikely. California is one of the few states in the nation to have such a referendum requirement for low and moderate income housing. In addition, courts have recently sanctioned referendums and initiatives on local government development policies and decisions. It is not known at this time if this right will seriously constrain new housing.

5. Discrimination: Discrimination on the basis of race or ethnic status continues to prevent at least some local residents from renting or buying the home of their choice, judging from complaints received by housing organizations. While federal and state law is clear on this subject, discrimination continues to occur because enforcement has only rarely been pursued by the appropriate agencies. Private and non-profit organizations provide information, referral, and counseling to individuals. Discrimination due to age, family status, source of income, and other arbitrary factors also occurs according to the Fair Housing Counseling agencies in this County. Families with children particularly experience problems despite recent changes in state law which provide additional protection and clarification in this area.

CHAPTER IV

GOALS, POLICIES AND PROGRAMS

A. Introduction

Goals are aspirations that motivate people to plan for and carry out action programs. Typically, goals are general, commonly-held and long-range ideals, and are expected to provide on-going direction rather than to be achieved. Goals, however, lead to policies and objectives, which are specific, often quantified, and are intended to be achieved.

B. Housing Goals

The goals statements below are grouped under major subject headings, although they individually pertain to the whole matter of planning for housing.

1. Adequate and Decent Housing

- a. Decent, safe, and affordable housing should be available to all Contra Costa County residents.
- b. A wide range of housing types and residential densities should be available to meet the needs of all age groups and family sizes within Contra Costa County's population.
- c. The housing needs of future, as well as existing residents of Contra Costa County, should be accommodated in a manner consistent with available and planned community facilities and services.

2. Housing Accessibility

- a. Fair housing opportunities should prevail for all Contra Costa County residents regardless of age, sex, family status, race, color, creed, national origin, or physical, mental, or developmental disabilities.

- b. Housing for all demographic and economic segments of Contra Costa County's population should be available throughout the County, and in reasonable proximity to employment centers.

3. Housing Conservation and Neighborhood Preservation

- a. The quality and diversity of neighborhoods within Contra Costa County should be conserved and enhanced.
- b. The existing housing supply is a community resource and should be preserved within the financial means of Contra Costa County households.
- c. Substandard housing should be upgraded, and neighborhood deterioration should be stopped and reversed where appropriate.

4. Special Housing Needs

- a. Special housing should be available to accommodate Contra Costa County residents with special needs (such as elderly or disabled persons).
- b. Temporary and emergency housing should be available.

C. Policies and Implementation Measures

A policy statement defines the specific direction to be followed by the County as it moves towards one or more of the targets defined by the goals. The implementation measures are specific actions which the County should pursue in carrying out the directives of the goals and policy statements.

- 1. IT IS THE POLICY OF THE COUNTY TO OBTAIN A BALANCE OF HOUSING TYPES, TENURES, DENSITIES, AND PRICE RANGES; by
 - a. reviewing the County General Plan as to its capacity to accommodate a variety of housing types and prices throughout the County.

- b. reviewing the County General Plan and Zoning Ordinance with the intent of removing policies and provisions which may unduly restrict the full development of residential properties in general, and low and moderate income housing in particular.
- c. applying the more extensive use of flexible techniques such as Planned Unit Developments and the appropriateness of mixed residential and commercial developments as a means of carrying out this policy.
- d. identifying vacant public lands that may be suitable for residential developments, and continuing to work with public agencies in order to maximize the availability of surplus sites at below market price where feasible and appropriate to facilitate low and moderate income housing developments.
- e. encouraging and providing for the creation of second units in single family residential areas by reviewing and updating the Zoning Ordinance Code.
- f. encouraging the development of land within the density range specified by the Land Use Element of the General Plan; consideration of reducing the number of units below that found in the General Plan shall be for environmental, site design, and site constraints only.
- g. reviewing and acting upon requests for the conversion of residential rental apartments to condominium ownership in order to mitigate the effect of conversions on tenants, and to establish physical and operational standards for conversions for the purpose of buyer protection.
- h. considering the provision of incentives for developers providing housing for low and moderate income households, such as density in addition to that specified in the Land Use Element of the General Plan, including the density bonuses provided for in California Government Code Section 65915 et seq., modified development standards consistent with factors such as age of residents, family size, etc., and the transfer of development rights. Incentives may be considered upon submittal of a proposal for the development of low and moderate income housing by a developer, or the County, on its own motion, may so propose. Consideration of incentives shall be carried out concurrently with applicable development review procedures. The Planning Department may, subject to action by the Board of Supervisors, respond to proposals for development incentives for low and moderate income housing.

- i. encouraging the utilization of alternate housing types such as manufactured housing, mobile homes, self-help housing and cooperative housing.
 - j. evaluating the feasibility of establishing mechanisms to protect multi-family rental housing sites, e.g., a rental housing zoning category.
 - k. continuing to maintain an inventory of land available for multi-family development.
2. IT IS THE POLICY OF THE COUNTY TO CONTINUE TO REVIEW ITS LAND USE REGULATIONS AND ITS DEVELOPMENT REVIEW PROCEDURES TO DETERMINE WHETHER THEY ARE OPTIMAL WITH RESPECT TO THEIR EFFECT ON THE QUALITY AND COST OF HOUSING AND NEIGHBORHOODS; by
- a. continuing to improve development review procedures to reduce the amount of processing time necessary while ensuring reasonably adequate review time for those interested in participating in the process.
 - b. continuing to review the County Subdivision and Zoning Ordinances and required development fees, and/or dedications to determine their impacts on the development of low and moderate income housing.
3. IT IS THE POLICY OF THE COUNTY TO COMMIT APPROPRIATE FINANCIAL AND NON-FINANCIAL ASSISTANCE, TO LOWER THE COST OF DEVELOPMENT FOR VERY LOW AND LOW INCOME HOUSING AND TO CONSIDER SUCH ASSISTANCE FOR MODERATE INCOME HOUSING; by
- a. continuing to use Community Development Block Grant Funds and Housing Authority funds and other funds to reduce the cost of developing very low and low income housing.
 - b. continuing to commit at least 50% of the Community Development Block Grant Funds to activities which expand housing opportunities.

- c. coordinating with housing interests to initiate referenda to obtain authority pursuant to Article 34 of the State Constitution so that additional low and moderate income rental housing may be developed, constructed, or acquired utilizing state or local financial assistance.
- d. encouraging the creation of a network of housing advocates to assist in educating people and addressing the housing needs of lower income people.
- e. considering the waiver of all or a part of development fees for developments serving very low and low income persons where such developments might otherwise require public subsidy.
- f. encouraging other units of government including special service districts to waive development fees for developments serving very low and low income persons.
- g. utilizing at least 20% of tax increment funds created through the establishment of redevelopment areas to facilitate very low, low, and moderate income housing.
- h. reviewing additional areas for their redevelopment potential in order to eliminate blight which creates economic or social liabilities on the community, to expand employment opportunities and expand the supply of very low, low, and moderate income housing.
- i. maximizing the effect of public funds utilized to facilitate the production of very low, low and moderate income housing by primarily using loans and financial leverage.
- j. pursuing the establishment of a housing development fund(s) from appropriate revenue sources.

4. ENCOURAGE THE CREATION OF PUBLIC/PRIVATE PARTNERSHIPS TO FACILITATE THE PRODUCTION OF LOW AND MODERATE INCOME HOUSING; by
 - a. continuing to issue tax exempt revenue bonds to finance homeownership and rental housing in a manner consistent with achieving the desired public purposes by giving priority to projects serving low and moderate income households.
 - b. developing an implementation program for the provision of available planning and program information to developers and sponsors interested in low and moderate income housing.
 - c. encouraging the formation of, and continuing to work with broad-based and single purpose non-profit housing development groups.
5. IT IS THE POLICY OF THE COUNTY TO COOPERATE AND COORDINATE WITH MEMBER CITIES AND REGIONAL, STATE, AND FEDERAL AGENCIES TO ADVANCE AND UTILIZE AVAILABLE PROGRAMS TO PROVIDE HOUSING FOR LOW AND MODERATE INCOME HOUSEHOLDS; by
 - a. continuing to provide available planning and program information to cities in developing their Housing Elements and housing programs.
 - b. continuing to work with the Association of Bay Area Governments to organize and implement areawide housing opportunity efforts.
 - c. continuing to prepare an annual Housing Assistance Plan (HAP), as part of the County application for federal assistance under the Community Development Block Grant program (the HAP documents the condition of the County housing stock, the housing assistance needs of its low and moderate income families, and establishes goals for the provision of assistance in meeting the needs).
 - d. continuing to participate in appropriate housing programs initiated by agencies of the State of California, including but not limited to the Department of Housing and Community Development and the California Housing Finance Agency.

- e. continuing to participate in appropriate housing programs initiated by agencies of the U.S. Government, including but not limited to the U.S. Department of Housing and Urban Development, and Farmers Home Administration.
 - f. continuing to use the Housing Authority as a liaison between the County and its cities relative to the need for rental housing and the need for additional land use opportunities to accomodate rental housing.
 - g. continuing to work with the County's federal and state legislative delegation to develop and encourage the development of appropriate housing legislation.
6. IT IS THE POLICY OF THE COUNTY TO UTILIZE THE EXISTING HOUSING STOCK FOR LOW AND MODERATE INCOME HOUSING BY EXTENSIVE PARTICIPATION IN THE SECTION 8 AND OTHER RENT SUBSIDY PROGRAMS; by
- a. encouraging the County Housing Authority and non-profit Fair Housing groups to continue to provide apartment owners and managers with information on the Section 8 and other rent subsidy programs.
 - b. encouraging the County Housing Authority to pursue the Federal and State governments in order to obtain additional rent subsidy funds.
7. IT IS THE POLICY OF THE COUNTY TO PROVIDE HOUSING OPPORTUNITIES FOR ALL ECONOMIC SEGMENTS OF THE POPULATION THROUGHOUT THE COMMUNITY; by
- a. encouraging the spatial deconcentration of low and moderate income households through the provisions of the Housing Assistance Plan (HAP).
 - b. encouraging the use of available housing assistance funds to assist in the stabilization or revitalization of neighborhoods containing concentrations of low and moderate income households where a comprehensive neighborhood preservation program is being undertaken.

- c. encouraging the development of mixed income family housing developments, to the extent feasible given financial constraints and funding programs.
8. IT IS THE POLICY OF THE COUNTY TO COORDINATE AND WORK WITH PUBLIC AND PRIVATE ENTITIES IN ORDER TO ENCOURAGE THE DEVELOPMENT OF COMMUNITIES THAT ARE SERVED BY ADEQUATE AND APPROPRIATE FACILITIES AND SERVICES; by
- a. continuing to prepare components of the Community Facilities Elements of the General Plan to serve as guides for the development and financing of public facilities and services to developing areas.
 - b. considering measures to mitigate the impact of new development on public facilities and services.
 - c. continuing to emphasize the preservation and maintenance of existing communities by utilizing, where appropriate, Community Development Block Grant Funds and other funds to provide for public improvements which will protect residences and the health and safety of its residents.
 - d. continuing to encourage and actively participating in the development of infrastructure financing plans tailored to specific local circumstances.
9. IT IS THE POLICY OF THE COUNTY TO ENCOURAGE HOUSING THAT WILL CONSERVE AND MORE EFFICIENTLY USE ENERGY RESOURCES; by
- a. encouraging the use of cost effective energy efficient features in new housing developments and on existing homes through the implementation of Title 24 of the California Administrative Code as it pertains to energy conservation.
 - b. utilizing the development review process as a means of encouraging and obtaining appropriate energy conservation and site design measures.

10. IT IS THE POLICY OF THE COUNTY TO PROMOTE EQUAL OPPORTUNITY IN HOUSING; by

- a. continuing to encourage and support responsible organizations which educate, inform, mediate and otherwise assist in the promotion of fair housing.
- b. encouraging the enforcement of existing Federal and State Fair Housing laws.
- c. evaluating the appropriateness of a local fair housing ordinance, and local enforcement of fair housing laws.

11. IT IS THE POLICY OF THE COUNTY TO PROMOTE ECONOMIC DEVELOPMENT ACTIVITIES, PARTICULARLY THOSE WHICH IMPROVE HOUSING OPPORTUNITIES AND THEIR CLOSENESS TO JOBS; by

- a. committing at least 20% of County Community Development Block Grant funds to activities which promote economic development.
- b. continuing to pursue financial assistance from state and federal programs to attract economic development activities in depressed areas of the County.
- c. monitoring the effects of industrial and commercial employment on housing demand, transportation, urban services and other factors.
- d. encouraging the provision of an appropriate mix of housing densities, types and prices in reasonable proximity to employment centers.

12. IT IS THE POLICY OF THE COUNTY TO PROMOTE THE CONSERVATION OF THE HOUSING STOCK; by

- a. continuing present housing rehabilitation programs providing zero-interest and low-interest loans to lower income homeowners.
- b. continuing and expanding existing rental housing rehabilitation programs which offer loans to investor owners who provide lower income housing.

- c. pursuing appropriate federal and state housing rehabilitation funds.
- d. exploring the feasibility of obtaining housing rehabilitation funds for homeowners and renters through the issuance of tax exempt revenue bonds, or by using available state programs.
- e. continuing the enforcement of the Housing, Electrical, and Fire Prevention Codes, and Health and Safety Regulations by appropriate agencies, and exploring the feasibility of reviewing such codes and recommending appropriate changes in order to lower building costs.
- f. evaluating the feasibility of establishing a certificate of compliance program in which housing code inspections are completed prior to the rental of a previously vacant unit.
- g. continuing to encourage appropriate self-help housing improvement efforts.
- h. encouraging financial institutions to increase the supply of conventional financing in low and moderate income neighborhoods specifically and to encourage lenders participating in the Community Investment Fund to concentrate their lending activity in neighborhoods where low and moderate income households predominate.
- i. exploring the feasibility of postponing property tax adjustments due to the rehabilitation of housing units through public programs.
- j. encouraging the residence of owners in rental developments by considering the provision of priority access to rental housing rehabilitation loans.
- k. establishing an ad-hoc task force to study alternative measures to ensure the health and safety of residents of older mobile homes which are substandard.

13. IT IS THE POLICY OF THE COUNTY TO AID NEIGHBORHOODS WITH HOUSING AND COMMUNITY DEVELOPMENT ASSISTANCE TO ARREST DECLINE AND STABILIZE NEIGHBORHOOD; by

- a. continuing to use Community Development Block Grant funds for public improvements in designated lower income areas.
- b. reviewing existing and proposed plans, ordinances, codes and scheduled capital improvements, to determine whether they are supportive of programs to preserve neighborhoods.
- c. seeking other sources of funding to augment the Community Development Block Grant funds in undertaking physical improvement activities which further neighborhood preservation.
- d. continuing to encourage the participation of local residents in planning and developing neighborhood preservation strategies.
- e. continuing to encourage the development of new housing and other appropriate uses on undeveloped land within existing neighborhoods.
- f. continuing to encourage private development which furthers and supports the neighborhood preservation process.
- g. conducting surveys of communities on a periodic basis to detect signs of early decline, and to evaluate the impact of previous neighborhood preservation efforts.

14. IT IS THE POLICY OF THE COUNTY TO PROVIDE RESOURCES TO ADDRESS SPECIAL HOUSING NEEDS; by

- a. utilizing Community Development Block Grant funds, Housing Authority funds, and other funds to assist feasible projects designed to address special housing needs.

- b. evaluating the feasibility of a housing rehabilitation program designed to provide for the needs of the physically handicapped.
- c. encouraging the implementation of innovative semi-independent living programs such as congregate and shared housing for elderly and other population groups.
- d. supporting non-profit groups and housing organizations to organize and implement programs which foster or implement self-help projects which create or maintain rural and urban housing opportunities.
- e. establishing an ad-hoc task force comprised of county, city, and non-profit agencies and private individuals to assess the needs of farmworkers as identified and propose alternative measures to address the needs.
- f. continuing to encourage and support the provision of temporary emergency shelter for the homeless and others experiencing short term shelter needs.

D. Housing Program

This section will organize the policies and implementation measures into a comprehensive housing program. The housing program builds upon existing programs and plans, provides for the coordination of activities by various public, quasi-public, or private agencies and organizations, and provides for the study of problems and measures which are beyond the scope of the program at its outset.

To a greater extent than the General Plan as a whole, the Housing Element programs require local, federal, and state funding to be implemented. The primary source of housing funds for local housing programs in the County is the Community Development Block Grant program. Housing Authority Reserve Funds provide a flexible source of supplementary funds. Substantial private capital may and is being accessed through the issuance of tax-exempt bonds. With the establishment of a redevelopment agency, a portion of the tax increment funds accruing to the agency will also be available for housing. In addition, the County may consider the appropriation of General fund and Revenue Sharing monies for high priority housing efforts.

TABLE 4-1

CONTRA COSTA COUNTY HOUSING PROGRAM

<u>Policy</u>	<u>Actions</u>	<u>Implementing Agency(ies)</u>	<u>Funding Source</u>	<u>Time Frame</u>	<u>Objective</u>
1a	Review County General Plan as to its capacity to accommodate all economic groups.	Planning Department*	General Fund	1986	Ensure the availability of adequate sites for residential development.
1b	Review County General Plan to determine if it unduly restricts lower income housing.	Planning Department	General Fund	1986	Consider and recommend actions to remove identified problems.
1c	More extensive use of flexible techniques such as PUD's, and mixed use.	Planning Department	General Fund	On-going	Provide means of achieving affordable housing.
1d	Identify vacant public lands suitable for housing.	Planning Department, Public Works Department, Housing Authority, and other public agencies	General Fund, CDBG, other	On-going	Facilitate availability of sites for residential development; particularly lower income housing.
1e	Encourage second units.	Planning Department	General Fund	1985	Encourage affordable rental units; Establish guidelines for second unit development.
1f	Consider minimum acceptable development densities.	Planning Department	General Fund	On-going	Encourage full utilization of development potential.
1g	Review applications for the conversion of apartments to condominiums.	Planning Department	General Fund	On-going	Ensuring tenant and buyer protection.
1h	Consider density bonuses and other land use incentives.	Planning Department	General Fund	1985	Promote affordable housing.
1i	Encourage alternative housing types.	Planning Department	General Fund	On-going	Promote affordable housing.
1j	Evaluate rental housing zoning category.	Planning Department	General fund	1985	Encourage full utilization of development potential, and affordable rental housing.
1k	Maintain multi-family site inventory.	Planning Department	CDBG	On-going	Promote affordable housing.
2a	Improve development review procedures.	Planning Department Public Works Department, other review agencies	General Fund	On-going	Maintain or improve development review processing time.
2b	Review Zoning and Subdivision Ordinance to determine effect on development of low and moderate income housing.	Planning Department	General Fund	1985	Consider and recommend improvements.

*Planning Department includes, by reference, consideration and appropriate action by the Planning Commissions for items within their charge as provided by the Board of Supervisors.

TABLE 4-1 (Continued)

<u>Policy</u>	<u>Actions</u>	<u>Implementing Agency(ies)</u>	<u>Funding Source</u>	<u>Time Frame</u>	<u>Objective</u>
3a	Use CDBG and Housing Authority funds to reduce development costs.	Planning Department, Housing Authority	CDBG, Housing Authority	On-going	Facilitate production of affordable housing to lower income.
3b	Commit at least 50% of CDBG funds to housing.	Board of Supervisors, Planning Department Housing and Community Development Advisory Committee	CDBG	On-going	Based on 1984 program year, commit at least \$1.6 million annually for housing.
3c	Article 34 Referendum Authority	Housing Authority	Housing Authority Funds	1985-86	Obtain authority throughout the County.
3d	Network of housing advocates	Housing Authority, non-profit housing organizations	Housing Authority Funds, volunteers	1985	Establish network.
3e	Consider waiver of development fees for lower income housing developments.	Planning Department, Public Works, Building Inspection	General Fund	1985	Provide recommendation.
3f	Encourage other units of local government to consider fee waivers.	Board of Supervisors, Housing Authority	Housing Authority Funds	1985	Gain consideration by agencies.
3g	Use redevelopment funds for housing.	Redevelopment Agency	Tax Increment Funds	1986	Promote affordable low and moderate income housing in redevelopment areas.
3h	Reviewing additional areas for their redevelopment potential.	Redevelopment Agency	Tax Increment Funds	1985-86	Consider additional areas to optimize redevelopment potential.
3i	Maximize financial leverage.	Planning Department, Housing Authority, Redevelopment Agency	CDBG, Housing Authority Funds, Tax Increment Funds	On-going	Provide loans to facilitate affordable housing.
3j	Explore establishing housing development fund(s)	Board of Supervisors Planning Department Housing Authority	General Fund CDBG Housing Authority Funds	1985	Facilitate additional low and moderate income housing
4a	Continue to issue tax exempt bonds to finance homes (rental and ownership)	Planning Department	Bond Proceeds	On-going	Provide financing for 600 first time homebuyers and or 500 apartment renters annually.
4b	Provision of available planning and program information.	Planning Department, Housing Authority	General Revenue, CDBG, Housing Authority Funds	On-going	Encourage full utilization of available programs.
4c	Encourage formation of non-profit housing development corporations.	Board of Supervisors, Planning Department, Housing Authority	CDBG, Housing Authority Funds, Private Funds	On-going	Promote additional vehicle for providing low and moderate income housing.
5a	Assist cities in developing Housing Elements and programs.	Planning Department, Housing Authority	CDBG, Housing Authority Fund	On-going	Promote affordable housing.

TABLE 4-1 (Continued)

<u>Policy</u>	<u>Actions</u>	<u>Implementing Agency(ies)</u>	<u>Funding Source</u>	<u>Time Frame</u>	<u>Objective</u>
5b	Work with ABAG to implement housing plans.	Planning Department	CDBG, General Revenue	On-going	Promote affordable housing.
5c	Continue to prepare Housing Assistance Plan.	Planning Department	CDBG	On-going	Promote utilization of federal housing programs; establish annual goals.
5d	Continue participation in State Housing programs.	State of California, Planning Department, Housing Authority	State Funds	On-going	Full utilization of State programs.
5e	Continue participation in Federal Housing programs.	Federal Government, Planning Department, Housing Authority	Federal Funds	On-going	Full utilization of Federal programs.
5f	Rental housing liaison with cities/communities.	Housing Authority	Housing Authority Funds	On-going	Encourage affordable rental housing in all communities.
5g	Work with legislative delegation to develop and encourage housing legislation.	Board of Supervisors, Planning Department, Housing Authority	General Fund, CDBG, Housing Authority Funds	On-going	Encourage appropriate legislation.
6a	Provide information on Section 8 program	Housing Authority, housing interest groups	Housing Authority Funds, CDBG, private funds	On-going	Encourage full utilization of available program.
6b	Pursue additional rent subsidy funds.	Housing Authority	Housing Authority Funds	On-going	Obtain additional rent subsidy funds.
7a	Encourage spatial deconcentration of lower income households.	Board of Supervisors, Planning Department, Housing Authority	General Funds, CDBG, Housing Authority	On-going	Encourage housing opportunities.
7b	Encourage use of housing assistance funds to further revitalization efforts.	Board of Supervisors, Planning Department, Housing Authority	General Funds, CDBG, Housing Authority Funds	On-going	Full utilization of available programs; prevent displacement.
7c	Encourage development of mixed income family housing.	Planning Department, Housing Authority	General funds, CDBG, Housing Authority Funds	On-going	Full utilization of available programs; stability in developments.
8a	Continue preparing Community Facilities Element.	Planning Department	General Funds, private funds	On-going	Accommodate anticipated housing growth.
8b	Consider new development mitigation measures	Board of Supervisors Planning Department Public Works	General Funds	On-going	Obtain adequate facilities and services to serve communities
8c	Continue providing physical improvements in existing communities.	Board of Supervisors, Planning Department	General Funds, Capital Improvement Funds, CDBG	On-going	Improve and/or maintain quality of life in existing communities.

TABLE 4-1 (Continued)

<u>Policy</u>	<u>Actions</u>	<u>Implementing Agency(ies)</u>	<u>Funding Source</u>	<u>Time Frame</u>	<u>Objective</u>
8d	Continue to develop infrastructure financing plans.	Board of Supervisors, Planning Department, Public Works, other appropriate agencies	General Funds, other special funds as appropriate	On-going	Provide for adequate and appropriate facilities and services.
9a	Encourage use of cost-effective energy efficient features in homes.	Board of Supervisors, Building Inspection, Community Services	General Funds	On-going	Reduced energy consumption.
9b	Utilize development review process to encourage energy conservation.	Board of Supervisors, Planning Department	General Funds	On-going	Reduced energy consumption.
10a	Support responsible fair housing organizations.	Board of Supervisors, Planning Department	CDBG, private funds	On-going	Provide a means of mediating tenant landlord problems.
10b	Encourage enforcement of existing Fair Housing Laws.	Board of Supervisors Fair Housing Groups	CDBG	On-going	Promote equal opportunity housing.
10c	Evaluate local fair housing ordinance	Board of Supervisors Planning Department District Attorney Fair Housing Groups	General Fund	1986	Promote equal opportunity in housing
11a	Commit 20% of CDBG Funds for economic development use.	Board of Supervisors Planning Department	CDBG	On-going	Based on 1984 program year, set aside at least \$640,000 annually for economic development.
11b	Pursue state and federal economic development programs.	Board of Supervisors, Planning Department, Private Industry Council	General Funds, CDBG, PIC Funds	On-going	Promote economic development.
11c	Monitor effects of industrial and commercial employment on housing demand.	Planning Department	General Funds	On-going	Determine jobs/housing balance.
11d	Encourage jobs/housing balance	Planning Department	General Fund	On-going	Encourage rational development and promote economic development
12a	Continue housing rehabilitation programs for homeowners.	Planning Department, Building Inspection	CDBG	On-going	75 homes rehabilitated annually.
12b	Continue and expand housing rehabilitation for investor owned properties.	Planning Department, Housing Authority	CDBG, Housing Authority Funds, other federal and state funds	On-going	75 units rehabilitated annually.
12c	Pursue federal and state housing rehabilitation funds.	Planning Department, Building Inspection, Housing Authority	Federal and State Funds	On-going	Obtain additional rehabilitation funds.

TABLE 4-1 (Continued)

Policy	Actions	Implementing Agency(ies)	Funding Source	Time Frame	Objective
12d	Explore feasibility of obtaining housing rehabilitation funds through the issuance of tax-exempt bonds.	Planning Department, Housing Authority	CDBG, Housing Authority	1985	Analyze alternatives and prepare recommendation.
12e	Continuing enforcement of building codes.	Building Inspection, Health Department, Fire Districts	General Revenue, Special District Funds	On-going	Minimize health and safety hazards.
12f	Evaluate certificate of compliance program.	Planning Department, Building Inspection	CDBG	1986	Analyze alternatives and prepare recommendations.
12g	Encourage self-help housing improvements.	Board of Supervisors	---	On-going	Promote housing conservation.
12h	Encourage lenders to increase the supply of financing in support of County Neighborhood Preservation efforts.	Board of Supervisors	---	On-going	Promote neighborhood preservation and equal opportunities in housing.
12i	Explore feasibility of postponing property tax adjustments on housing units rehabilitated with public funds.	Assessors, Treasurer-Tax Collector, Planning Department, Housing Authority	General Revenue	1986	Evaluate alternatives and prepare recommendations.
12j	Consider loan priority for owner-occupied rental projects.	Board of Supervisors	---	On-going	Promote housing conservation.
12k	Study safety of older mobile homes.	County Administrator, Building Inspection, Planning Department, Housing Authority	General Revenue	1986	Evaluate alternatives and prepare recommendation.
13a	Continue using CDBG funds for public improvements in lower income areas.	Planning Department	CDBG	On-going	Promote neighborhood preservation.
13b	Review existing and proposed plans for their consistency with neighborhood preservation.	Planning Department	CDBG	On-going	Promote neighborhood preservation.
13c	Seek other funding for neighborhood preservation.	Planning Department, Public Works Department	Other funds	On-going	Promote neighborhood preservation.
13d	Encourage citizen participation.	Board of Supervisors, Planning Department	---	On-going	Promote neighborhood preservation.
13e	Encourage infill in existing areas.	Board of Supervisors, Planning Department	---	On-going	Promote full utilization of development potential.
13f	Encourage private development which furthers neighborhood preservation.	Board of Supervisors, Planning Department	---	On-going	Promote neighborhood preservation.

TABLE 4-1 (Continued)

<u>Policy</u>	<u>Actions</u>	<u>Implementing Agency(ies)</u>	<u>Funding Source</u>	<u>Time Frame</u>	<u>Objective</u>
13g	Survey communities to detect signs of early decline.	Planning Department	CDBG, General Revenue	On-going	Promote neighborhood preservation.
14a	Assist feasible projects addressing special housing needs.	Board of Supervisors, Planning Department, Housing Authority	CDBG, Housing Authority Funds	On-going	Address special housing needs.
14b	Evaluate a handicapped housing rehabilitation program.	Planning Department, handicapped organizations	CDBG	1986	Evaluate alternatives, and prepare recommendations.
14c	Encourage innovative semi-independent living programs.	Board of Supervisors	---	On-going	Address special housing needs.
14d	Encourage non-profit organizations to undertake self-help housing projects.	Board of Supervisors	---	On-going	Address special housing needs.
14e	Establish task force to quantify programs to assess farmworker housing needs.	Board of Supervisors	---	1985	Evaluate alternatives and prepare recommendations.
14f	Encourage provision of shelter for homeless and others in temporary need of shelter	Board of Supervisors Social Services Non-Profit Groups	----	On-going	Address special housing needs

CHAPTER V

PREPARATION, REVIEW AND UPDATE

A. Public Participation

Information contained in the Housing Element has been developed by staff over a period of approximately 2 years. Seven public hearings were held in November and December, 1984, and January, 1985 before the three county Planning Commissions. Board of Supervisors hearing(s) are scheduled for February, 1985 to obtain input. In addition, copies of this Housing Element have been circulated to over 200 interested parties to further facilitate review and comment.

B. Review and Update

In view of the dynamic nature of the housing planning process, the County will continually evaluate new programs for their appropriateness and effectiveness in meeting housing goals. The evaluation of the housing program should be conducted on an annual basis coinciding with the preparation of the Housing Assistance Plan and cover the following:

- 1) Evaluation of the housing program and its effectiveness in accomplishing stated goals;
- 2) Programs and Plans undertaken since the previous update; and
- 3) Programs and plans discontinued since the previous update.

In addition to the annual review process, the State Housing Element Guidelines indicate that the Housing Element should be revised and a printed update prepared every five years. The next scheduled update would be accomplished on or before July 1, 1990.

APPENDIX A

HOUSING MARKET ANALYSIS

A. Overview of the Contra Costa County Housing Market Area

1. Population: The population of Contra Costa County was 656,380 in 1980. By January 1, 1984 the population was estimated to be 693,670. Over half of the population was in central Contra Costa County in 1980 while 17% was in east county and 28% was in west county. (Table A-1 and Table A-2) At that time approximately 30% of the population lived in the unincorporated county. The incorporation of the cities of Danville and San Ramon after 1980 has reduced the unincorporated county population by approximately 52,000.

Table A-1

POPULATION BY AREA - 1980

	<u>Number of Persons</u>	<u>% of Total</u>
West	184,151	28.1%
Central	361,392	55.1
East	110,837	16.8
Unincorporated County	194,037*	29.6
Total County	656,380	

*Excluding the cities of San Ramon and Danville, the unincorporated population would have been 144,737, or 22.1% of the County total.

Source: 1980 U.S. Bureau of the Census

Table A-2

POPULATION GROWTH WITHIN CONTRA COSTA COUNTY - 1960-1980

	<u>1960</u>	<u>1970</u>	<u>1980</u>
West County	170,163	188,602	184,151
Central County	178,315	290,779	361,392
East County	60,552	76,424	110,837
Total County	409,030	555,805	656,380

Source: 1960, 1970 and 1980 U.S. Bureau of the Census

2. Topography: Contra Costa County is one of nine counties which make up the San Francisco Bay region. The 732 square mile area of the county is physically diverse, ranging from Mt. Diablo, with an elevation of 3,849 feet, to the low lying sea level plains of the west and northerly portions of the county. The county can be divided into three distinct sub-areas defined by topographic features: the Bay Plain and a series of small valleys bordering San Francisco and San Pablo Bays in west county; a large valley and series of smaller valleys in central county; and flat plains and delta lowlands in east county all of which are separated by ranges of hills. The delta lowlands of east county contain prime soils and are the county's primary agricultural area. The physical features have greatly influenced the development patterns. The central valley area which runs from the Carquinez Straits southerly to the Alameda County line is now an intensively urbanized area devoted primarily to residential use, although office use has increased dramatically in the last few years. The west county area has older, more established residential communities, with the primary exception being Hercules, which has recently been growing at an extremely fast rate. The level agricultural lands of east county are currently experiencing pressure for residential development.

3. Transportation: Contra Costa County has three main transportation corridors which are a result of county topography. The corridors are located in west county, paralleling Highway 80; in central county, along Highway 680 and Highway 24; and in east county, near Highway 4. The existing road system is at or near capacity in some areas and may inhibit development without major expansions or improvements.

The county is served by five separate transit agencies. Three of these are local transit agencies serving the separate geographic divisions of the County; Western Contra Costa County Transit Authority in west county, Contra Costa County Transit Authority in central county and Eastern Contra Costa County Transit Authority (Tri-Delta) in east county. The Bay Area Rapid Transit District (BART) and Alameda-Contra Costa County Transit Authority (AC Transit) provide inter-county mass transit services. BART provides a fixed rail transit system with two lines in the county. One line serves west county as far north as downtown Richmond, and the other line serves the Highway 24 corridor to Highway 680 and north central county to Concord. Plans exist to eventually extend the Concord line to Antioch. BART provides a feeder bus service to central, eastern and northern county areas. AC Transit provides fixed route services as far north as Richmond in west county. Additional passenger service is provided by Amtrak with a rail connection between Martinez and Richmond and by Greyhound with bus service between Antioch and Martinez. Greyhound service is minimal and may soon be discontinued. Several communities operate transportation programs for the elderly and/or handicapped, including dial-a-ride systems.

The Southern Pacific Railroad, which once served central county, has discontinued use of the rail corridor. The County has identified the Southern Pacific right-of-way as having the potential to provide an alternative transportation system and is pursuing acquisition of the property. Once the land is acquired, plans will be developed for a transit system to serve the corridor from Dublin to Walnut Creek.

4. Direction of Recent Growth: The county population was concentrated along navigable rivers and bays prior to 1940. During World War II west county and in particular Richmond and its surrounding communities grew rapidly in order to provide a work force for war related industries. Construction of the Caldecott Tunnel in 1937 between Berkeley and Orinda and later the extension of BART facilities opened up central county as a bedroom community serving the employment centers of Oakland and San Francisco.

Current development in central county is providing large amounts of new office space. Comparatively low land costs and the availability of a large labor pool make central county a desirable area for the establishment, expansion or relocation of existing businesses. Requests for conversion of several hundred acres of agricultural and grazing land to residential uses is under consideration by the county in the unincorporated areas as of this writing. Up to 15,000 new dwelling units, single family and multiple family, may be approved and under construction within the next five years.

Additional pressure for residential development is being felt in east county where land costs are lower than central county. Some of the most affordable single family homes within the county are being constructed in the east county area. Between 1970 and 1980 the east county area, including Antioch and Pittsburg, had the fastest growth rate within the county with a population increase of 45.0% (Table A-3). In comparison the west county area population declined by 2.4% and Central County grew 24.3% during the decade. In absolute terms, the central county experienced the greatest growth in population.

Table A-3

POPULATION GROWTH (1960-1980 BY PERCENTAGE)

	<u>1960-1970</u>	<u>1970-1980</u>
West County	10.8	-2.4
Central County	63.1 %	24.3 %
East County	26.2	45.0
Total County	35.9	18.1

Source: 1960, 1970 and 1980 U.S. Bureau of the Census

5. Special Features, Characteristics, Considerations: Being the first urbanized areas in the county, the west county area and the northern rim from Rodeo to Antioch contain the largest concentration of older housing stock in the county. West county also contains shipyard worker housing from World War II which was built to be primarily temporary housing. West county drainage is essentially limited to two creeks flowing east-west toward the bay: Wildcat Creek and San Pablo Creek. Due to introduction of impervious surfaces in the local watersheds, the combined filling in of all parts of the bay system and siltation due to erosion, significant flooding problems exist along the two creeks. The county Flood Control and Water Conservation District has prepared improvement plans which would prevent flooding produced in a 100 year recurrence interval storm. Completion of the project will alleviate a serious problem and significantly increase the infill developability and/or redevelopment potential of the area, in addition to preventing further deterioration of the housing stock due to flooding.

Another consideration in west county is the North Richmond Bypass and the John T. Knox Freeway (Interstate 580), which would link the Richmond-San Rafael Bridge with Interstate 80 at locations both north and south of the City of Richmond and would remove freeway traffic from surface streets within the city. The John T. Knox Freeway project has been funded and completion of the improvements is anticipated by 1989-90. The North Richmond Bypass project is to be built in six stages, with completion programmed for 1993. Completion of these projects will remove a long standing impediment to improving the development potential and quality of life of the City of Richmond and the unincorporated North Richmond area.

Central county, which has been long considered a bedroom community for commuters to San Francisco/Oakland downtown office jobs, is forecasted to be one of the regions' prime office and light industrial areas. A concern in the central county area is the so-called "jobs-housing balance", although no definitive studies to date have documented the extent of impact the current and projected office construction will have on the demand for housing by potential migrant job holders (particularly intraregional transfers). A substantial portion of the housing units affordable to low and moderate income households in Contra

Costa are in west and east county which suggests that significant increases in commuting between the three subareas of the county will likely occur in the absence of housing production strategies by the central county communities. For its part, the county has recently approved the Canyon Lakes Development, consisting of 3,090 units on 1050 acres adjacent to the Bishop Ranch Business Park. Of these 3,090 units, 2,644 are in multifamily units, and 446 are detached single family homes. In addition, the county is reviewing several other potential residential developments.

The growth of residential use in the 1960's and 1970's has created an impediment to the efficient movement of people between homes and jobs in central county at the I-680/Highway 24 interchange at Walnut Creek. Improvement of this interchange is ranked among the highest priorities in the county by the State Transportation Improvement Plan. Construction is anticipated to commence in 1987. Restoring free flowing traffic will materially reduce auto-related hydrocarbon and carbon monoxide emissions in the air basin, in addition to facilitating the movement of goods and people.

East county has traditionally been the center of agricultural production in Contra Costa County. Blessed with prime soil, abundant water and temperate climate, the area supports a rich diversity of crops for local, regional and national sales. The same factors favoring agricultural production, plus the area's proximity to the economically maturing central county, also provide an environment highly valued for residential development. The rural east Contra Costa area is projected by the Association of Bay Area Governments to have the potential to obtain the highest relative growth of any place in the San Francisco Bay Region through the year 2000.

The State Highway 4 roadbed, due to its age, width, and grade is a major impediment to east county attaining the growth potential expected. In addition, due to the flat topography of the majority of the area, and the general lack of natural drainage features, development in the area will require considerable flood control improvements. In general, these are provided by establishment of a drainage area or areas, analysis of drainage requirements and exaction of

drainage acreage fees at the time a property owner seeks entitlements such as subdivisions or commercial developments.

B. Economics of Market Area

1. Historical Growth and Development Pattern: Rapid population growth appears to be a phenomenon of the past. The combination of relatively low birth rates and a moderate level of migration into the county are expected to result in relatively steady, if modest population growth. The growth rate of 18.1% for the decade of 1970-1980 is less than the growth rate during the three previous decades. The county experienced the most rapid growth in the decade between 1940 and 1950; 198,534 people and 197.6% growth. The growth rate between 1950 and 1960 was 36.8% and it was 35.9% between 1960 and 1970. (Table A-4)

Table A-4

HISTORIC AND PROJECTED POPULATIONS: 1900-2000

<u>April 1</u>	<u>Population</u>	<u>Percent Change</u>
1900	18,046	
1910	31,674	75.5%
1920	53,889	70.1
1930	78,608	45.9
1940	100,450	27.8
1950	298,984	197.6
1960	409,030	36.8
1970	555,805	35.9
1980	656,380 ¹	18.1
1990	752,633 ¹	14.7
2000	836,023 ¹	11.1

¹Projection by California State Department of Finance, Population Research Unit.

Source: U.S. Bureau of the Census; California State Department of Finance

Table A-5 shows the growth of the individual cities. During the decade from 1970 to 1980 the most rapid growth rates were experienced in the Cities of Hercules (2,226.3%), Clayton (212.3%), Brentwood (67.4%), Pittsburg (55.2%) and Antioch (52.1%). The cities which are currently contributing the most to county

Table A-5
CITY AND COUNTY GROWTH
1900-1983

January

Jurisdiction	Date of Incorporation/Formation	1900	1910	1920	1930	1940	1950	1960	1970	1975	1980	1984 ⁴
Antioch	February 2, 1872	694	1,124	1,936	3563	5,106	11,051	17,305	28,060	33,215	42,683	46,750
Brentwood	January 1, 1948	---	---	---	---	---	1,729	2,186	2,649	3,662	4,434	5,142
Clayton	March 18, 1964	---	---	---	---	---	---	530	1,835	1,790	4,325	4,488
Concord ³	February 2, 1905	---	703	912	1,125	1,373	6,963	36,208	85,164	94,673	103,255	104,970
Danville ³	July 1, 1982	---	---	---	---	---	---	---	---	---	---	27,564
El Cerrito	August 20, 1917	---	---	1,505	3,870	6,137	18,011	25,437	25,190	22,950	22,731	23,270
Hercules ¹	December 15, 1900	---	279	373	392	343	343	310	252	121	5,963	7,292
Lafayette ¹	July 22, 1968	---	---	---	---	---	---	16,550	20,484	19,628	20,879	22,539
Martinez ²	April 1, 1876	1,380	2,115	3,858	6,569	7,381	8,268	9,604	16,506	18,702	22,582	25,304
Moraga ²	November 13, 1974	---	---	---	---	---	---	---	11,327	14,418	15,014	14,849
Pinole	June 25, 1903	---	798	967	781	834	1,147	6,064	13,266	15,337	14,253	14,525
Pittsburg	June 22, 1903	---	2,372	4,715	9,610	9,520	12,763	19,062	20,651	24,347	33,034	38,595
Pleasant Hill ¹	November 14, 1961	---	---	---	---	---	---	19,170	24,610	25,398	25,124	27,332
Richmond	August 7, 1905	---	---	16,843	20,093	23,642	99,545	71,854	79,043	70,126	74,676	76,877
San Pablo ³	April 26, 1948	---	---	---	---	---	14,476	19,687	21,461	19,392	19,750	21,208
San Ramon ³	July 1, 1983	---	---	---	---	---	---	---	---	---	---	24,550
Walnut Creek	October 19, 1914	---	---	538	1,014	1,578	2,420	9,903	39,844	46,034	53,643	57,322
Incorporated		2,054	14,193	31,647	47,017	56,014	176,706	217,620	378,565	409,793	462,346	542,397
Unincorporated		15,992	17,481	22,242	31,591	44,436	122,276	191,410	177,240	173,036	194,034	151,273
Total County	February 18, 1850	18,046	31,674	53,889	78,608	100,450	298,984	409,030	555,805	582,820	656,380	693,670
Change from Previous Decade		---	13,628	22,215	24,719	21,842	198,534	110,046	146,775	27,015	100,575	37,290
% change			75.5	70.1	45.9	27.8	197.6	36.8	35.9	4.9	18.1	5.7

¹In 1960 Clayton, Lafayette and Pleasant Hill were unincorporated

²In 1970 Moraga was unincorporated

³In 1980 Danville and San Ramon were unincorporated. The estimate for San Ramon is for January 1, 1983.

⁴Estimated by California State Department of Finance

Source: U.S. Bureau of the Census. California State Department of Finance, Contra Costa County Planning Department.

growth rates are Pittsburg (19.9% of the growth of the incorporated cities between 1980 and 1984 excluding Danville and San Ramon), Antioch (14%), Walnut Creek (13.2%) and Martinez (9.7%).

The geographic areas experiencing the most rapid growth are east county and south central county (San Ramon Valley). For example, several projects with a potential for approximately 6,000 new dwelling units are currently in the planning process in the unincorporated portions of the San Ramon Valley area.

While population growth has moderated, the rate of growth in housing units and therefore, household formation has not. With divorce rates increasing during the 1970's, individuals marrying and starting families later, and with smaller families in general, the proportional increase in housing units substantially exceeded the proportional change in population. Table A-6 illustrates this point.

Table A-6
POPULATION AND HOUSING COUNTS
CONTRA COSTA COUNTY
CITIES, UNINCORPORATED AND TOTAL COUNTY

	1970 Housing Units	1980 Housing Units	% Change 1970-80 Housing Units	1970 Population	1980 Population	% Change 1970-80 Population
Antioch	8,855	15,660	76.8	28,060	42,683	52.1
Brentwood	889	1,597	79.6	2,649	4,434	67.4
Clayton	354	1,377	289.0	1,385	4,325	212.3
Concord	25,479	39,488	55.0	85,164	103,255	21.2
El Cerrito	9,251	9,856	6.5	25,190	22,731	-9.8
Hercules	88	1,843	1,994.3	252	5,963	2,266.3
Lafayette	6,606	8,077	22.3	20,484	20,879	1.9
Martinez	5,470	8,844	61.7	16,506	22,582	36.8
Moraga ¹	3,016	4,986	65.3	11,327	15,014	32.6
Pinole	3,785	5,067	33.9	13,266	14,253	7.4
Pittsburg	6,934	11,927	72.0	21,423	33,034	55.2
Pleasant Hill	6,940	10,140	46.1	24,610	25,124	2.1
Richmond	26,931	29,082	8.0	79,043	74,676	-5.5
San Pablo	7,751	8,356	7.8	21,461	19,750	-8.0
Walnut Creek	14,595	24,405	67.2	39,844	53,643	34.6
Unincorporated Area	50,788	71,120	40.0	165,452	194,037	17.2
County Total	177,732	251,951	41.8	556,116	656,380	18.0

¹ Moraga was unincorporated in 1970. The figures for 1970 are estimated from census tract totals.

Source: U.S. Bureau of the Census

2. Labor Force and Employment - Types and Trends: The number of Contra Costa County residents who contributed to the Bay Area labor force increased substantially in the two decades between 1960 and 1980 (Tables A-7, A-8, A-9 and A-10). The labor force increased by 114% during a period when the population increase was only 60%. The number of females in the labor force, although fewer than the number of males, increased at a greater rate than male workers. The percentage of the work force consisting of women increased from 29% in 1960 to 42% in 1980. The male labor force experienced a 73% growth between 1960 and 1980 while the female labor force increased by 216%.

Table A-7

TOTAL COUNTY LABOR FORCE 1960-1980

1960	152,313
1970	226,375
1980	326,530

Source: U.S. Bureau of the Census

Table A-8

LABOR FORCE BY AGE & SEX 1960-1980

NUMBER IN LABOR FORCE

Age	1960		1970		1980	
	Male	Female	Male	Female	Male	Female
16-19	5,225	3,074	9,975	6,081	12,833	11,818
20-24	7,758	4,110	14,800	10,543	22,450	18,508
25-34	24,977	8,324	33,145	15,524	51,059	39,446
35-44	31,918	13,529	33,678	17,431	42,036	30,255
45-64	36,085	13,607	53,608	26,666	56,169	35,296
65+	2,785	921	3,226	1,697	4,439	2,221
Total	108,748	43,565	148,432	77,943	188,986	137,544

Source: U.S. Bureau of the Census

Table A-9

LABOR FORCE BY AGE & SEX 1960-1980

PERCENTAGE OF LABOR FORCE

Age	<u>1960</u>		<u>1970</u>		<u>1980</u>	
	Male	Female	Male	Female	Male	Female
16-19	63.0 %	37.0 %	62.1 %	37.9 %	52.1 %	47.9 %
20-24	65.4	34.6	58.4	41.6	54.8	45.2
25-34	76.4	23.6	68.1	31.9	56.4	43.6
35-44	70.2	29.8	65.9	34.1	58.1	41.9
45-64	72.6	27.4	66.8	33.2	61.4	38.6
65+	75.1	24.9	65.5	34.5	66.7	33.3
Total	71.0 %	29.0 %	66.0 %	34.0 %	58.0 %	42.0 %

Source: U.S. Bureau of the Census

Table A-10

PERCENT INCREASE IN POPULATION AND LABOR FORCE - 1960's & 1970's

	<u>1960-1970</u>	<u>1970-1980</u>
Labor Force	48.6 %	44.2 %
Male	36.5	27.3
Female	78.9	76.5
Population	35.9	18.1

Source: U.S. Bureau of the Census

The majority of employed county residents in 1980 were employed within the county (59.3%). An additional 22.7% were employed in Alameda County and 12.9% were employed in San Francisco (Table A-11). With the additional commercial and office development occurring within the county, those both living and working within the county are expected to increase.

Table A-11

WHERE COUNTY RESIDENTS ARE EMPLOYED 1970-1980

County of Employment	<u>1970</u>		<u>1980</u>	
	Number	Percentage Distribution	Number	Percentage Distribution ¹
Contra Costa	126,966	61.2%	159,651	59.3%
Alameda	48,598	23.5	61,189	22.7
San Francisco	21,649	10.4	34,658	12.9
Marin	1,049	.5	1,464	.5
San Mateo	2,893	1.4	3,574	1.3
Santa Clara	1,661	.8	2,076	.8
Solano	2,090	1.0	6,524	2.4
Other	2,521	1.2		
Not Reported	-----	-----	30,260	-----
Total	207,427	100.0	299,396	100.0

¹Percentage Distribution excludes those not reporting

Source: U.S. Bureau of the Census

According to ABAG, employment growth in the County is expected to continue at a robust pace through the end of the century. Employment in the nine county Bay Area is projected to increase by 39% during the two decades between 1980-2000, while employment in Contra Costa County is expected to rise by over 50%, or about twice the estimated 26% rate of population growth (Table A-12). Total employment is expected to rise to 322,000 by the year 2000. Major increases in employment are expected to occur in the retail/wholesale, services, construction, and finance/insurance/real estate areas (Table A-13). It is anticipated that this trend will continue as additional office development occurs in the county.

Table A-12

HISTORIC & PROJECTED EMPLOYMENT GROWTH

	<u>Historical</u>		<u>Projected</u>	<u>% Change</u>	
	<u>1960</u>	<u>1980</u>	<u>2000</u>	<u>1960-80</u>	<u>1980-2000</u>
Contra Costa County	103,400	204,400	322,000	98%	57%
Bay Area	1,452,400	2,538,600	3,521,600	75%	39%

Source: ABAG Projections '83

Table A-13

EMPLOYMENT PROJECTIONS BY INDUSTRY SECTOR
CONTRA COSTA COUNTY

	<u>1980</u>	<u>1985</u>	<u>1990</u>	<u>1995</u>	<u>2000</u>
Agriculture, Mining	3,470	3,600	3,400	33,400	3,400
Construction	14,969	19,600	26,600	29,900	33,300
Manufacturing	28,319	30,600	31,600	32,400	33,200
Transportation, Communications Utilities	11,248	14,800	17,500	19,900	22,500
Wholesale, Retail	51,091	61,600	71,400	85,700	96,900
Finance, Insurance, Real Estate	17,542	19,000	21,520	22,900	24,900
Service, Government	77,806	85,600	92,700	102,500	107,800
Total	204,445	234,800	264,700	296,700	322,000

Source: ABAG Projections 83

3. Principal Employers: The economic development of Contra Costa County began with early agricultural uses throughout the county. Industrial development began to occur along the county's waterways and railroad early in the 1900's with oil refineries, steel fabricators and chemical firms as significant employers. During the 1940's the industrial base in west county grew significantly. West county is now a fully developed, mature industrial area with some redevelopment beginning to take place. Recent economic development of the county has generally proceeded from west to east with a significant amount of activity currently occurring in central county. Pressures will intensify to increase development in east county as the most easily developable land in central county becomes occupied. According to the Labor Market Survey, June 1983, prepared by the State of California Employment Development Department, central county provides over 60% of county employment, with 26% provided by west county and 13% by east county.

4. Unemployment - Current and Trends: The unemployment rate for the Contra Costa civilian labor force was at 5.83% at the time of the 1980 U.S. Census. It had risen to 7.0% in 1982 and 7.61% in 1983 and dropped to 6.0% as of June 1984 (Tables A-14 and A-15). The unemployment rate for the county has been slightly under the San Francisco-Oakland rate and much lower than the rates in the State of California and the United States in 1982 and 1983.

Table A-14

UNEMPLOYMENT RATES

1982-1983

	<u>1982</u>	<u>1983</u>	<u>1984</u>
Contra Costa County	7.0	7.6	6.0*
San Francisco-Oakland	7.9	7.8	
State of California	10.0	9.7	
United States	9.7	9.5	

Sources: State of California, Employment Development Department; The Land Economics Group

*Rate for June, 1984

Table A-15

UNEMPLOYMENT RATES - 1960-1984
CONTRA COSTA COUNTY

	<u>1960</u> ¹	<u>1970</u> ²	<u>1980</u> ²	<u>1984</u>
Female	7.92	6.82	6.00	NA
Male	5.84	4.85	5.70	NA
Total	6.44	5.54	5.83	6.00

¹ Includes ages 14 years and over (1960 Census of Population)

² Includes ages 16 years and over (1970 and 1980 Census of Population)

Source: State of California Employment Development Department, Data Research Unit.

C. Demographics of Market Area

1. Population Growth Trends: It is anticipated that the total county population will increase to 713,300 by 1985 (Table A-16) for a population increase of 8.7% for the five year period between 1980 and 1985 or a 1.7% per year increase. Population is expected to continue to increase but at a decreasing rate. Table A-17 indicates that five year population growth figures will drop to 4.8% by the 1995-2000 period.

Growth projections indicate that the most significant growth will occur in the east county area in which population could increase by 16.1% between 1985 and 1990. During the same period central county could grow by 5.4% and west county by 4.7%. By 1990 the entire county population is projected to be 764,000 reflecting a 7.1% five year growth rate. The trends would increase the proportion of the population in east county from 18% of the total in 1980 to 24% in 2000 and will decrease the proportion in central county from 54% in 1980 to 51% in 2000 and in west county from 27% to 25% in the same time period.

Table A-16

PROJECTIONS OF POPULATION BY COUNTY AREA

	<u>1985</u>	<u>% of Population</u>	<u>1990</u>	<u>% of Population</u>	<u>1995</u>	<u>% of Population</u>	<u>2000</u>	<u>% of Population</u>
West County	195,300	27 %	204,400	27 %	210,600	26 %	210,600	25 %
Central County	386,800	54	407,700	53	422,000	52	427,500	51
East County	131,200	18	152,300	20	172,800	21	206,200	24
Total County	713,300		764,000		805,400		844,300	

Source: ABAG Projections 83; Contra Costa County Planning Department

Table A-17

PERCENT POPULATION GROWTH
IN EACH 5 YEAR PERIOD

	<u>West</u>	<u>Central</u>	<u>East</u>	<u>County</u>
1980-85	6.1 %	7.0 %	15.6 %	8.7 %
1985-90	4.7	5.4	16.1	7.1
1990-95	3.0	3.5	13.5	5.4
1995-2000	-0-	1.3	19.3	4.8

Source: Contra Costa County Planning Department

2. Income Distribution - Trends: Income is a key factor in determining a family's ability to obtain housing. Contra Costa County is among the most affluent counties in the State. The median household income in Contra Costa County reported in the 1980 census was \$22,875 per year (Table A-18), an increase of 67% from 1975, and 108% from 1970 (\$13,632 and \$10,992 in 1975 and 1970 respectively). According to the California Franchise Tax Board, Contra Costa County has been the most affluent County based on all tax returns, and third based on joint tax returns (Table A-19). Regional differences occur with west county having a median of \$18,808 and east county with a \$19,509 median income. Central county had a median household income of \$26,794 with 24% of the households having incomes over \$40,000. West and east county have a higher proportion of lower income households than does central county.

Table A-18

DISTRIBUTION OF HOUSEHOLD INCOME
AND MEDIAN HOUSEHOLD INCOME
1980

	<u>West</u>	<u>%</u>	<u>Central</u>	<u>%</u>	<u>East</u>	<u>%</u>	<u>County</u>	<u>%</u>
\$0 - \$9,999	18,555	26.6	18,448	13.9	9,572	24.8	46,575	19.3
10,000-19,999	18,186	26.1	27,464	20.6	10,357	26.8	56,007	23.2
20,000-29,999	16,085	23.1	29,474	22.1	10,058	26.0	55,617	23.0
30,000-39,999	9,220	13.2	25,600	19.2	5,353	13.8	40,173	16.6
40,000+	7,610	10.9	32,117	24.1	3,319	8.6	43,046	17.8
Total Households	69,656	99.9	133,103	99.9	38,659	100.0	241,418	99.9
Median	18,808		26,794		19,509		22,875	

Source: U.S. Bureau of the Census

TABLE A-19

CONTRA COSTA COUNTY
MEDIAN INCOME BASED
ON TAX RETURNS

	<u>All Returns</u>		<u>Joint Returns</u>	
	<u>Median</u>	<u>Rank</u>	<u>Median</u>	<u>Rank</u>
1972	11,753	1	14,901	3
73	12,079	1	15,889	3
74	12,761	1	17,337	3
75	13,664	3	18,951	3
76	14,395	1	20,781	3
77	15,427	1	22,156	3
78	16,047	1	24,841	2
79	16,795	1	27,383	2
80	18,213	1	30,054	3
81	19,560	1	32,878	2
82	21,121	1	34,950	2

Source: California Franchise Tax Board

Not surprisingly, homeowner households have generally higher income than renter households. Only 10.3% of the county homeowners have incomes of less than \$10,000 while 34.7% of the renter households have incomes less than \$10,000 (Tables A-20 and A-21). West county has the highest proportion of lower income homeowners within the county - 16.3% of the west county homeowners have incomes of less than \$10,000. In central county only 6.3% of the homeowners have incomes of less than \$10,000. Nearly three quarters (72.4%) of the county homeowners have household incomes of \$20,000 or more as compared to 31.2% of the renters.

Table A-20

INCOME DISTRIBUTION
OF OWNERS

	<u>\$0-\$4,999</u>	<u>\$5,000 to \$9,999</u>	<u>\$10,000 to \$14,999</u>	<u>\$15,000 to \$19,999</u>	<u>\$20,000+</u>	<u>All Owners</u>
West	6.2 %	10.1 %	9.5 %	12.4 %	61.8 %	100.0 %
Central	2.2	4.1	5.9	7.4	80.4	100.0
East	4.0	7.9	9.5	11.9	66.7	100.0
Total County	3.7	6.6	7.6	9.7	72.4	100.0

Source: U.S. Bureau of the Census

Table A-21

INCOME DISTRIBUTION
OF RENTERS

	<u>\$0-\$4,999</u>	<u>\$5,000 to \$9,999</u>	<u>\$10,000 to \$14,999</u>	<u>\$15,000 to \$19,999</u>	<u>\$20,000+</u>	<u>All Renters</u>
West	18.9%	22.4%	19.3%	15.1%	24.3%	100.0%
Central	10.2	17.3	17.9	16.2	38.4	100.0
East	22.4	21.6	21.1	13.3	21.6	100.0
Total County	15.0	19.7	18.4	15.7	31.2	100.0

Source: U.S. Bureau of the Census

3. Age Distribution - Trends: Reflecting national and State trends, the Contra Costa County population is aging. Since 1960 the median age of the county's population has been rising (Table A-22). The median age has increased from 27.7 to 31.5 years of age. Projections indicate that the median age will continue to increase to 38.1 years of age by 2000.

The percentage of the population under age 18 decreased from 40.1% of the total population in 1960 to 27.6% in 1980. It is projected to continue to decrease to approximately 24.3% in the year 2000. Conversely, the proportion of the population age 65 and over increased from 5.5% in 1960 to 9.3% in 1980. This age group is expected to increase to 13.5% of the population by the year 2000. Because the elderly do not require large homes this trend could reinforce the market trend in housing type to smaller more efficient units.

Table A-22

AGE TRENDS
CONTRA COSTA COUNTY
PERCENT DISTRIBUTION

	<u>1960</u>	<u>1970</u>	<u>1980</u>	<u>1990</u>	<u>Projected 2000</u>
Under 5	11.9%	8.3%	6.7%	6.9%	6.1%
5-17	28.2	27.8	20.9	17.9	18.2
18-64	54.4	56.9	63.2	62.8	62.1
65 and over	5.5	6.9	9.3	12.3	13.5
Total Number	409,030	558,389	656,380	752,633	836,023
Median Age	27.7	27.8	31.5	34.9	38.1

Source: U.S. Bureau of the Census, California State Department of Finance
Population Research Unit

The age structure of west, central and east county differ to a small degree (Table A-23). The east county area has the youngest population - 31.7% of the population is below the age of 18 compared to 27.6% for the entire county. A greater variation in median age occurs between cities and communities rather than between the three major geographical divisions. In west county median age varies from Kensington (41.0) and El Cerrito (40.1) to Hercules (28.4). Central county has a range from Walnut Creek (39.6) and Orinda (38.5) to Concord (29.6) and east county includes Bethel Island with a median age of (48.6), Oakley (25.9) and Antioch (27.8).

Table A-23

AGE DISTRIBUTION FOR
SUB-COUNTY AREAS - 1980

	<u>West</u>	<u>Central</u>	<u>East</u>	<u>County</u>
Under 5	7.2%	5.7%	9.2%	6.7%
5-17	19.9	20.9	22.5	20.9
18-64	62.7	64.3	60.1	63.2
Over 65	10.2	9.1	8.2	9.3
Total Number of Persons	184,151	361,392	110,837	656,380
Median Age	31.3	32.6	29.6	31.5

Source: U.S. Bureau of the Census

TABLE A-24

MEDIAN AGE OF POPULATION
CONTRA COSTA COMMUNITIES & CITIES

<u>Area</u>	<u>Median Age</u>	<u>Percent Over 65</u>
Alamo	36.3	5.8
Bethel Island	48.6	19.7
Discovery Bay	34.6	3.2
El Sobrante	31.5	6.8
Kensington	41.0	16.7
Oakley	25.9	7.1
Orinda	38.5	8.2
Rodeo	29.2	7.6
Sand Hill	30.7	10.5
Tara Hills-Montalvin Manor	29.1	4.5
Vine Hill-Pacheco	28.3	5.3
West Pittsburg	29.0	9.8

<u>City</u>	<u>Median Age</u>	<u>Percent Over 65</u>
Antioch	27.8	7.5
Brentwood	29.4	11.9
Clayton	31.6	3.0
Concord	29.6	7.3
Danville	33.1	4.9
El Cerrito	40.1	15.9
Hercules	28.4	2.6
Lafayette	35.9	10.0
Martinez	31.4	8.5
Moraga	34.5	5.7
Pinole	31.3	4.9
Pittsburg	27.1	7.4
Pleasant Hill	31.5	8.5
Richmond	30.0	10.5
San Pablo	28.9	11.6
San Ramon	30.1	3.5
Walnut Creek	39.6	20.2
County	31.5	9.3

Source: U.S. Bureau of the Census

4. Educational Distribution: The educational level of Contra Costa residents is relatively high. Almost half of the population age 25 and over (49.4%) in the county have had some college education and 25.5% have graduated from college (Table A-25). This compares with the State of California in which 42% of the residents age 25 and over have had some college education and 19.6% have graduated from college.

Educational attainment is the highest in central county where 58.2% of those over 25 have had some college education and only 10.7% have not graduated from high school. East county has the highest percentage of those who have not graduated from high school (30.8%), a rate which is almost three times the proportion in central county.

Table A-25

SCHOOL COMPLETED
PERSONS 25 AND OVER
(1980)

	<u>West</u>	<u>Central</u>	<u>East</u>	<u>Total County</u>	<u>State of California</u>
Elementary	12.8%	4.3%	15.9%	8.5%	14.2%
High School 1-3	13.6	6.4	14.9	9.8	12.3
High School 4	33.0	30.2	38.8	32.3	31.4
College 1-3	21.7	26.2	19.8	23.9	22.4
College 4+	18.9	32.9	10.6	25.5	19.6
Total Number Of Persons	112,864	225,133	62,361	400,358	14,043,986

Source: U.S. Bureau of the Census

5. Household Size: In the decade between 1970 and 1980 the average household size declined by .5 persons within Contra Costa County (Table A-26). Central county experienced the greatest decline (.62 persons per household). East county had the smallest reduction in household size and in 1980 had an average household size considerably larger than west or central county. It is projected that by 1990, household size for the county as a whole will have decreased to 2.6.

Table A-26

HOUSEHOLD SIZE

	<u>1970</u>	<u>1980</u>
West	3.04	2.63
Central	3.29	2.67
East	3.20	2.85
Total	3.19	2.69

Source: U.S. Bureau of the Census

This trend indicates that the demand for new housing units should be shifting away from the large single family detached home to a smaller single family home or condominium.

6. Ethnic Status: As the county has grown it has become more racially diverse (Table A-27). In 1940 less than 5% of the county's population was of minority origin; by 1980, 19.5% was of minority origin. The racial composition of the population varies by area of the county. While 81.5% of the population was in the "white" category in 1980, the percentage was 60.5% in west county and 92.9% in central county. West county has the highest proportion of blacks, (25.7%) while east county and central county had 7.8% and 1.2%, respectively. West county also has the highest proportion of Asians, 7.5% versus 4.7% for the total county. The area with the largest proportion of Spanish origin population is east county (17.2%) while the percentage for the county overall is 8.5%.

Table A-27

RACIAL & ETHNIC COMPOSITION
BY AREA OF COUNTY - 1980

	<u>West</u>	<u>Central</u>	<u>East</u>	<u>Total County</u>
White	60.5%	92.9%	79.0%	81.5%
Black	25.7	1.2	7.8	9.2
American Indian	.7	.4	1.0	.6
Asian	7.5	3.6	3.6	4.7
Other	5.6	2.0	8.8	4.1
Total Number of Persons	184,151	361,392	19,027	656,380
Spanish	9.8	5.2	17.2	8.5

Source: U.S. Bureau of the Census

7. Handicapped: Precise figures on the number of physically handicapped are not available. According to the 1980 census, of the Contra Costa County population over age 65, 14.2% have disabilities which prohibit them from using public transportation (Table A-28). This percentage is higher in east county (19.0%) and west county (16.7%). Of the population age 16-64, 4.9% had work disabilities and were not in the labor force (Table A-29). The proportions of the working age population in this category were also the highest in east county and west county. An additional 2.9% of the working age population had work disabilities but were in the labor force.

Table A-28

PUBLIC TRANSPORTATION DISABILITY FOR THE
POPULATION AGED 16-64 and 65+ AND PERCENT
OF POPULATION BY AREA OF COUNTY

	<u>16-64</u>	<u>% of 16-64</u>	<u>65+</u>	<u>% of 65+</u>
West	3,283	2.7%	3,027	16.7%
Central	2,649	1.1%	3,811	12.3%
East	1,476	2.1%	1,344	19.0%
Total County	7,408	1.7%	8,192	14.2%

Source: U.S. Bureau of the Census

Table A-29

WORK DISABILITY OF POPULATION
AGE 16-64

	In Labor Force		Not in Labor Force	
	<u>% of Population Age 16-64</u>		<u>% of Population Age 16-64</u>	
West	3,953	3.2%	9,201	7.5%
Central	6,611	2.7%	7,682	3.1%
East	2,558	3.6%	5,107	7.2%
Total County	13,122	2.9%	21,990	4.9%

Source: U.S. Bureau of the Census

8. Female Headed Households: Over 24% of the households in Contra Costa County were female headed in 1980 (Table A-30). The percentage of female headed households was as low as 21.7% in east county and as high as 29.5% in west county.

In west county, 9.1% of the households were female headed with children as compared to 5.0% in central county. Women tend to work in lower paid occupations and even when in the same occupations as men are generally lower paid. According to a report prepared by the California Employment Development Department, in Contra Costa County women earn 53% of men's earnings compared to 59% nationwide. Women make up the majority of the county's economically disadvantaged population and often have minor children for which they are responsible. A high proportion (77%) of the Section 8 subsidized housing program is used to provide housing for female headed households within the county.

Table A-30

FEMALE HEADED HOUSEHOLDS (FHH)

	<u>Number FHH</u>	<u>% of Total Households</u>	<u>Number FHH With Children</u>	<u>% of Total Households</u>
West	20,537	29.5%	6,354	9.1%
Central	29,892	22.4%	6,669	5.0%
East	858	21.7%	2,936	7.6%
Unincorporated County	10,385	19.8%		
Total County	58,787	24.3%	15,959	6.6%

Source: U.S. Bureau of the Census

9. Special Features:

- a) Group Quarters: In 1980, 6,787 persons or 1.0% of the total population lived in group quarters. Almost one-half of these (3,017) were in homes for the aged.
- b) Military: Out of a labor force of 326,530 persons, 2,314 or .7% were in the armed services in 1980.

D. Conditions of Market Area

1. Housing Supply Characteristics

- a) Type and Number: Housing in Contra Costa County is provided predominately in single family homes. An estimated 73.4% of the homes in the county in 1980 were single family homes (Tables A-31 and A-32). In all three of the major areas of the county, over 72% of the housing is in single family units. Out of 251,781 year round housing units, 184,801 were single family units in 1980. By January 1, 1984, this proportion of single family homes in the county had increased to 74.2%.

Only 2.4% of the housing is provided by mobile homes located both in mobile home parks and on individual parcels. Over 24% of the housing is provided by multiple family housing of two units or more.

Table A-31

TYPE OF HOUSING - 1980

PERCENT DISTRIBUTION BY AREA OF COUNTY

	<u>Single Family</u>	<u>2-4 dwelling units</u>	<u>Multiple (5 or more units)</u>	<u>Mobile Home</u>
West	73.7%	12.5%	12.0%	1.8%
Central	72.9	6.3	19.4	1.4
East	74.5	9.1	9.9	6.5
Unincorporated* County	82.5	5.6	7.6	4.3
Total County	73.4	8.5	15.7	2.4

*Does not include Danville and San Ramon

Source: U.S. Bureau of the Census

Table A-32

NUMBER OF HOUSING UNITS - 1980
BY TYPE OF HOUSING AND AREA OF COUNTY

	<u>Single Family</u>	<u>2-4 dwelling units</u>	<u>Multiple 5 or more units</u>	<u>Mobile Home</u>	<u>Total</u>
West	53,017	8,984	8,651	1,283	71,935
Central	101,028	8,712	26,838	1,963	138,541
East	30,756	3,742	4,106	2,701	41,305
Unincorporated* County	45,187	3,045	4,172	2,379	54,783
Total County	184,801	21,438	39,595	5,947	251,781

*Does not include Danville and San Ramon

Source: U.S. Bureau of the Census

b) Structural Condition

1. Age: Physical deterioration of the county housing stock, in a general sense, is not a severe problem because little of the housing stock is extremely old. However, much of the housing built at the beginning of the growth era will soon reach an age at which deterioration will become a problem. The age of the housing stock varies considerably from area to area (Table A-33). In west county, 61.6% of the housing units were built before 1960 compared to east county where 39.8% were built before 1960. Of the county housing existing in 1980, 31.0% were constructed since 1970.

Table A-33

AGE OF HOUSING - 1980

	<u>Percent Built Before 1960</u>	<u>Percent Built 1960-1969</u>	<u>Percent Built 1970 of after</u>
West	61.6	22.7	15.7
Central	33.3	30.7	36.0
East	39.8	18.8	41.3
Unincorporated County	55.9	20.8	23.3
Total County	42.5	26.4	31.0

Source: U.S. Bureau of the Census

2. Number Suitable for Rehabilitation: in 1982, Contra Costa County had approximately 11,009 dwelling units that were considered substandard according to one or more of the following standards: 1) Housing units which do not meet the minimum requirements specified in the Uniform Housing Code, 2) Housing units which do not meet the Section 8 Existing Housing Quality Standards and 3) Housing units which have inadequate plumbing. In 1982, approximately 9,700 dwelling units were determined to be suitable for rehabilitation based on the following criteria: Substandard units which are structurally sound, where the cost of rehabilitation does not exceed 90% of the market value of the structure after rehabilitation. Since that time, approximately 330 dwelling units have been rehabilitated through public rehabilitation programs. In addition, private developers have purchased and redeveloped homes in some areas. The result is approximately 9,400 dwelling units still in need of rehabilitation. Every year more units become substandard due to age, neglect and natural catastrophe (fire, landslide, etc.)
 3. Needing Replacement: Approximately 60 of the 1,300 dwelling units which were not considered suitable for rehabilitation have been removed with the help of a county abatement program carried out by the County Building Inspection Department. Private developers have begun the process of rebuilding on the sites.
- c) Overcrowded: Overcrowding is defined as households having more than 1.01 persons per room. In central county, out of 133,361 households only 1.3% are considered overcrowded while in west county 5.0% are overcrowded and in east county 4.8% are overcrowded (Table A-34). Overcrowding tends to occur at a higher rate in rental housing (Table A-35). As an example, in the county 4.9% of the rental households are overcrowded as compared to 2.0% of owners. The proportion of overcrowded units is greater in east and west county.

Table A-34

OVERCROWDING COUNTY & SUB-AREAS
Persons Per Room by Number & Percent

	<u>West</u>	<u>Percent</u>	<u>Central</u>	<u>Percent</u>	<u>East</u>	<u>Percent</u>	<u>Total County</u>	<u>Percent</u>
Less than 1.00	66,088	95.0%	131,673	98.7%	36,739	95.2%	234,500	97.1%
1.01 to 1.50	2,383	3.4	1,205	.9	1,234	3.2	4,822	2.0
1.51+	1,101	1.6	483	.4	628	1.6	2,212	.9
Total	69,572	100.0	133,361	100.0	38,601	100.0	241,534	100.0

Source: U.S. Bureau of the Census

Table A-35

OVERCROWDING
Persons Per Room
Renter/Owner

	<u>West</u>		<u>Central</u>		<u>East</u>		<u>Total County</u>	
	<u>Renter</u>	<u>Owner</u>	<u>Renter</u>	<u>Owner</u>	<u>Renter</u>	<u>Owner</u>	<u>Renter</u>	<u>Owner</u>
Less than 1	92.6%	96.4%	97.6%	99.2%	91.8%	96.7%	95.1%	98.0%
1.01 to 1.50	4.8	2.6	1.5	.7	4.9	2.4	3.1	1.5
1.51+	2.6	1.0	.8	.2	3.3	.9	1.8	.5

Source: U.S. Bureau of the Census

- d) **Overpayment:** Overpayment for housing occurs when a renter pays more than 30% of the gross household income for housing expenses, including rental, utilities and fuel or when a homeowner pays over 35% for mortgage payments, insurance, taxes, utilities and fuel.

As seen in Table A-36 through A-37, 34.5%, or 18,600, of the county's renters are paying over 30% of their household income for housing expenses while only 13.9%, or 9,760, of county homeowners are paying over 35% of their income for housing.

Table A-36

PROPORTION OF RENTERS PAYING OVER
30% OF THEIR TOTAL HOUSEHOLD
INCOME FOR HOUSING*

	<u>\$0-\$4,999</u>	<u>\$5,000 to \$9,999</u>	<u>\$10,000 to \$14,999</u>	<u>\$15,000 to \$19,999</u>	<u>\$20,000+</u>	<u>All Renters</u>
West	84.6 %	68.5 %	34.6 %	13.7 %	3.2 %	40.8 %
Central	86.1	85.7	55.0	25.7	6.1	40.0
East	83.9	65.9	32.5	16.9	5.0	43.8
Total County	84.5	75.8	44.5	9.4	5.2	34.5

*Estimated from 1980 U.S. Census data

Source: U.S. Bureau of the Census

Table A-37

PROPORTION OF OWNERS PAYING OVER
35% OF THEIR TOTAL HOUSEHOLD
INCOME FOR HOUSING

	<u>\$0-\$4,999</u>	<u>\$5000 to \$9,999</u>	<u>\$10,000 to \$14,999</u>	<u>\$15,000 to \$19,999</u>	<u>\$20,000+</u>	<u>All Owners</u>
West	53.9 %	27.7 %	16.9 %	16.6 %	3.6 %	12.1 %
Central	75.0	46.6	33.8	29.0	8.4	14.5
East	60.6	28.3	25.8	25.7	5.5	13.8
Total County	62.1	34.3	26.1	23.8	7.0	13.9

Source: U.S. Bureau of the Census

2. Residential Building Activity - Current Estimates and Trends: The county housing supply grew by 5.9% between 1980 and 1984 (Table A-38). In relative terms, the most significant growth occurred in east county where the supply increased from 41,338 to 46,235 (11.8%). In contrast, west county housing supply increased by only 3.5%. In absolute terms, central county experienced the largest growth in housing supply.

Building activity has, of course, historically been concentrated in the construction of single family homes. This continues, however, to a much lesser extent. In recent years approximately 40% of the residential units have been in multiple family buildings (Table A-39).

Table A-38

CHANGE IN HOUSING UNITS
April 1, 1980 to January 1, 1984

	<u>1980</u>	<u>1984</u>	<u>% change</u>
West	71,835	74,368	3.5
Central	138,745	146,213	5.4
East	41,338	46,235	11.8
Total County	251,918	266,816	5.9

Source: Contra Costa County Planning Department

Table A-39

UNITS ISSUED BUILDING PERMITS* - CONTRA COSTA COUNTY

	<u>Single Dwellings</u>	<u>% of Total</u>	<u>Multiple Units</u>	<u>% of Total</u>	<u>Total</u>
1976	6,432	87.0%	958	13.0%	7,390
1977	9,293	87.6%	1,309	12.4%	10,602
1978	5,534	77.0%	1,648	23.0%	7,182
1979	5,498	89.1%	669	10.9%	6,167
1980	4,037	74.8%	1,361	25.2%	5,398
1981	2,481	88.0%	698	22.0%	3,179
1982	1,773	62.8%	1,051	37.2%	2,824
1983	4,113	59.9%	2,751	40.1%	6,864

*Includes permits issued, but not necessarily having final approvals

Source: Contra Costa County Development Association

3. Tenure - Current and Trend: The county housing stock consists of 68.3% owner occupied homes and 31.7% renter occupied. Tenure within the county has varied historically, although in recent years it has been relatively steady with approximately seven of every 10 households being owner occupied (Table A-40). The percentage of home ownership increased until 1960 when it reached a peak of 72.7% of the households. It has slightly decreased since 1960, partly as a result of an increase in construction of apartment structures during the '60's, and more recently, due to the high cost of home ownership. The percentage of renters is highest in west county where 36.7% of the households are occupied by renters. Central county is the lowest with 29.3% renter households. Of note, the proportion of renters grew slightly in each of the county sub-markets between 1975 and 1980 (Table A-41).

Table A-40

PERCENTAGE OF HOMES OCCUPIED
BY OWNER/RENTER
1930-1980

	<u>% Owner</u>	<u>% Renter</u>
1930	51.3 %	48.7 %
1940	52.2	47.8
1950	55.3	44.7
1960	72.7	27.3
1970	69.4	30.6
1975	69.3	30.7
1980	68.3	31.7

Source: U.S. Census Bureau
1975 Special Census Contra Costa County

Table A-41

TENURE
PERCENTAGE OF HOMES OCCUPIED
BY OWNER/RENTER BY SUB-COUNTY AREA

	<u>1975</u>		<u>1980</u>	
	<u>Owner</u>	<u>Renter</u>	<u>Owner</u>	<u>Renter</u>
West County	66.2 %	33.8 %	63.3 %	36.7 %
Central County	71.7	28.2	70.7	29.3
East County	69.6	30.4	68.8	31.2
Unincorporated County	78.1	21.9	75.7	24.3
Total County	69.3	30.7	68.3	31.7

Source: U.S. Bureau of the Census

4. Vacancy Rates: Vacancy rates are an indicator of the health of the housing market. Overall, for the housing market to operate efficiently, vacancy rates should be at least 4-5%. Vacancy rates in the county have been significantly below those rates for a number of years (Table A-42). Local surveys indicate that vacancy rates may be even lower. It has been reported that rental vacancies in central and west county cities is below 1%, for example.

Table A-42

VACANCY RATES (%)

	<u>Single Units</u>	<u>Multiple Units</u>	<u>Weighted Total</u>
1981	1.5	2.3	1.7
1982	1.3	3.0	1.7
1983	1.4	2.4	1.7

Source: Federal Home Loan of San Francisco and U.S. Postal Service

5. Sales Market: Sales of residential units has remained relatively strong within Contra Costa County since 1976. As was seen earlier, in 1981 and 1982 construction decreased to approximately 50% of the 1980 activity. Home sales decreased during the same period as much as 32%. The cost of housing has increased significantly in the past decade (Table A-43). Existing homes in central county increased in price by 400% (\$24,282 to \$155,353) between 1964 and 1981 with 75% of the increase occurring since 1970. West county prices have increased 256% (\$25,734 to \$91,682) from 1970 to the end of 1983. East county prices have increased from \$35,389 in 1976 to \$79,610 in 1981, which represents an increase of 124%. These increases are in contrast to the rise in income which has been significantly less, i.e., 67% between 1975-80 and 108% between 1970 and 1980.

Table A-43

AVERAGE ANNUAL PRICE OF SINGLE FAMILY HOMES

	<u>West County*</u>	<u>Central County</u>	<u>East County</u>
1975	-	\$56,085	-
1976	\$39,100	65,482	\$35,389
1977	45,894	77,260	50,710
1978	57,142	88,837	56,199
1979	66,184	111,207	58,784
1980	81,127	140,759	72,381
1981	88,561	155,353	79,610
1982	88,305	138,216 *	138,216 *
1983	91,682	145,750 *	145,750 *

*El Cerrito to Crockett (excludes Kensington)

*Beginning in 1982, the East and Central County Multiple Listing Services merged their statistics.

Source: Contra Costa Board of Realtors Multiple Listing Service and Preliminary Official Statement - Contra Costa County 1984 Single Family Mortgage Revenue Bond Issue.

Not surprisingly, new homes sold at a higher price than existing, or resale homes. (Tables A-44 and A-45). According to a survey of records of the County Assessor 2,747 new homes were sold in the county between March 1, 1983, and April 30, 1984. The average purchase price for a new home in Contra Costa County was \$154,980 and for existing units was \$126,768. Over 31% of the new homes were in a price range of between \$82,000 and \$99,000, while a similar proportion (29.5%) were priced at \$140,000 and above.

Table A-44

HOME SALES - CONTRA COSTA COUNTY
March 1, 1983 - April 30, 1984

	<u>Number of Transactions</u>	<u>Mean Price/ Transactions</u>
New Construction	2,486	\$154,890
Existing Units	12,898	126,768

Source: Alameda and Contra Costa Assessor's Offices;
The Land Economics Group

Table A-45

1983-84* SALES OF NEWLY CONSTRUCTED HOMES
CONTRA COSTA COUNTY

<u>Price Category</u>	<u>Number</u>	<u>Percent</u>
Less than \$70,000	43	1.6 %
\$70,000-81,000	267	9.7
\$82,000-89,000	433	15.8
\$90,000-99,000	422	15.4
\$100,000-109,000	240	8.7
\$110,000-119,000	201	7.3
\$120,000-129,000	194	7.1
\$130,000-139,000	134	4.9
\$140,000-149,000	102	3.7
\$150,000-169,000	191	6.9
\$170,000-199,000	166	6.0
\$200,000-249,000	223	8.1
More than \$250,000	131	4.8
TOTAL	<u>2,747</u>	<u>100.0 %</u>

*March 1, 1983 through April 30, 1984

Source: County of Contra Costa, Office of the Assessor and
Official Statement, 1984 Contra Costa Home Mort-
gage Finance Authority Mortgage Revenue Bonds

7. Rental Market: The production of new rental units in Contra Costa County and in California has been extremely limited in the late 1970's and early 1980's. Reasons identified for this lack of activity include: rents increasing at a rate lower than inflation and operating expenses since 1967; land values increasing; investor and lender unwillingness to invest due to fear of rent control; and the high cost and limited availability of financing. Conditions for a resurgence in apartment construction, however, now exist. Apartment rents are now rising faster than inflation. According to a recent survey by the Contra Costa Housing Authority it was determined that rents have recently been increasing at a rate of 9.5% per year while inflation is rising at 5.7% (August '83 to August '84). Renter incomes in general are not keeping pace, increasing at about 5.6% per year. The affordability gap is likely to widen due to this fact. Additional factors encouraging new rental construction include: the low vacancy rates (under supply); lender and investor interest, including the availability of tax exempt revenue bond financing; and the high cost of home ownership which forces many families, particularly younger families, to rent rather than buy.

Reflecting the current distribution of housing units in the county, the availability of rental units appears to be greatest in central county where a recent survey of local newspaper's classified sections indicated advertisements for 376 rental units available in central county, 99 in west county and 49 in east county (Table A-46). Central county houses tended to be larger and more expensive than their east and west county counterparts. Apartments and condominiums, while close to the same sizes throughout the county, were also more costly in central county.

Table A-46

AVERAGE RENTAL PRICES
ADVERTISED 7/22/84

	<u>West</u>	<u>Central</u>	<u>East</u>
Rooms	\$242	\$260	---
Apartments	412	497	\$375
Duplex	---	670	---
Condos	613	726	650
Houses	591	956	629

Source: Contra Costa County Planning Department

E. Demand for Housing

1. Projected Growth in Households: The number of new households is projected to increase at a rate greater than population growth (Tables A-47 and A-48). Household size has been decreasing in recent years as family sizes decline and more single and two-person households are formed. Projections indicate that the number of households in the county will grow at a rate of 10.6% between 1984-1990, as compared to an estimated population increase of 7.1%. This relationship is expected to continue at least to the year 2000. This continued trend will require the production of additional new housing units in excess of the rate of population growth.

New household growth will occur in each submarket of the county. Between 1985 and 1990 approximately 6,050 households will be added in west county, 12,580 in central county, and 9,700 in east county. Proportionately, the growth in east county is more than twice that of the other areas.

Table A-47

PROJECTIONS OF HOUSEHOLDS BY COUNTY SUB-AREA

	<u>1985</u>	<u>Percentage</u>	<u>1990</u>	<u>Percentage</u>	<u>1995</u>	<u>Percentage</u>	<u>2000</u>	<u>Percentage</u>
West County	74,920	28.2 %	80,970	27.5 %	86,960	27.0 %	89,770	25.8 %
Central County	144,235	54.2	156,815	53.3	167,605	52.1	174,115	50.1
East County	46,885	17.6	56,585	19.2	67,275	20.9	83,515	24.0
Total County	266,040	100.0	294,370	100.0	321,840	100.0	347,400	100.0

Source: ABAG Projections 83; Contra Costa County Planning Department

Table A-48

PROJECTED GROWTH RATES IN EACH FIVE YEAR PERIOD

	<u>West</u>	<u>Central</u>	<u>East</u>	<u>County</u>
1980-85	7.7 %	8.2 %	21.5 %	10.1 %
1985-90	8.1	8.7	20.7	10.6
1990-95	7.4	6.9	18.9	9.3
1995-2000	3.2	3.9	24.1	7.9

Source: ABAG Projections 83; Contra Costa County Planning Department

2. Locations Favorable for Market Absorption:

- a) **Vacant Land Potential:** Within unincorporated Contra Costa County there are a large number of vacant building sites. A survey by the Planning Department of parcels which have been approved but not yet built upon was completed in July, 1983 (Table A-49). The inventory included 5,845 parcels with Recorded Final Maps that require only building permits to construct new housing units. Another 4,186 parcels had approved Tentative Subdivision Maps which required the filing of a Final Map prior to issuance of building permits. Approximately 600 of the available building sites were within the area incorporated as the City of San Ramon on July 1, 1983. Since July 1, 1983, approximately 2,000 additional parcels have been approved with tentative maps. Since that time, approximately 1,000 new single family dwellings were completed for a total increase in buildable sites of approximately 1,000 parcels.

Calculations based on the information from the inventory and from building permits issued and new subdivisions approved in the last year indicate the availability of approximately 10,400 vacant authorized parcels. Some loss of potential building sites will occur as Tentative Maps are allowed to lapse without the recording of a Final Map.

Table A-49

VACANT LAND POTENTIAL

Parcels approved but not yet built on effective July, 1984

5,845	parcels with Final Maps
+4,186	parcels with Tentative Maps
-600	parcels located within the new city of San Ramon
+2,000	parcels approved since July, 1983
<u>-1,000</u>	New Single Family dwellings completed since July 1983
Total 10,431	parcels available for residential development

Table A-50

LAND INVENTORY - UNINCORPORATED CONTRA COSTA COUNTY

<u>Zoning/Permitted Housing Type</u>	<u>Number of Acres</u>	<u>Density Range (units/acre)</u>	<u>Dwelling Unit Capacity</u>
West County			
Single Family	500	1 - 7	1,000
Multiple Family and Rental	120	7 - 21	1,200 - 1,700
Residential Redevelop- ment Potential	35	5.5	190
Central County			
Single Family	3,600	.5 - 5.0	7,000
Multiple Family and Rental	700	7 - 30	6,800 - 8,600
Residential Redevelop- ment Potential	125	4.0	500
East County			
Single Family	1,600	5.5 - 7.0	9,000
Multiple Family	220	7 - 21	2,200 - 4,200
Total Unincorporated County			
Single Family*	5,700		17,000
Multiple Family*	1,040		10,200 - 14,500
Residential Redevelop- ment Potential*	160		700

*Manufactured housing may be on any residential property.

SOURCE: Contra Costa County Planning Department

The largest single concentrations of authorizations are found in Blackhawk and in Discovery Bay although parcels are dispersed throughout the unincorporated portions of the county. Between July 1983 and July 1984, approximately 20% of the single family building permits were issued in the Oakley area, 10% in the Blackhawk area and another 10% in the San Ramon area. The remainder were dispersed throughout the county with larger clusters in West Pittsburg and Discovery Bay.

In addition to the existing authorized single family parcels there is development potential on lands that are currently in agricultural use. Several large agricultural parcels are currently under consideration for General Plan Amendments which would, if approved result in a conversion to residential status. Projects that are currently under General Plan review may have a potential for being available for development within the next five years if the sites are adjacent to existing development and services.

A summary of developable land and its dwelling unit capacity (Table A-50) indicates that sufficient land is available to meet the absolute number of projected housing needs over at least the next five years. Unincorporated portions of west county have approximately 250 existing vacant parcels, many of which are within developed areas and are potential infill sites. The 35 acre Collins School site in the Richmond area is under review for the purpose of redeveloping it for residential uses. Approximately 750 dwelling units could be developed within the next five years on land adjacent to existing communities. The El Sobrante area could provide for the largest portion of this development. West county also has over 100 acres suitable for multiple family development which could provide from 1,180 to 1,680 dwelling units.

In east county, Discovery Bay is an actively developing community with over 1,500 approved but vacant lots and the Oakley area has another 700 to 800 lots available for development. In addition, the Oakley General Plan Amendment, if approved, would allow residential development on land that has been designated interim agricultural since 1977 and would make another 2,800 lots available in the next five years. The West Pittsburg area has over 200 vacant authorized parcels and a potential for development adjacent to the existing community that could provide up to 1,000 dwelling units in the next five years. West Pittsburg also contains 113 acres with multiple family zoning, much of which is developed as single family and could eventually redevelop with multiple family units.

Much of unincorporated central county is fully developed, particularly in the northerly portion. Many of the remaining vacant lands are hill areas, which are subject to environmental constraints. South central county is experiencing significant pressure to provide additional housing to serve the business development which has been occurring in recent years. Applications have been submitted for the development of approximately 770 acres in the San Ramon area for use as both multiple and single family housing. Multiple family development of from 3,008 to 3,641 dwelling units and single family development of from 1,098 to 1,522 dwelling units are proposed on four sites between San Ramon and Blackhawk. The buildout on portions of these sites is anticipated to be from 8-10 years.

A recent inventory of existing parcels which have a multiple family General Plan designation indicates numerous groupings of small parcels with multiple ownerships, many of which are vacant, some of which have existing single family homes. If combined to create larger parcels these sites would provide for additional multiple family development.

- b) Sites for Redevelopment: The County Board of Supervisors has approved the Pleasant Hill BART Specific Plan and is currently in the process of implementing it with the Pleasant Hill BART Redevelopment Project. The project incorporates 125 acres in an area of single family housing. The redevelopment project will replace 70 single family houses with approximately 3.5 million square feet of office space and 500 multi-family housing units. Efforts should be made to have a mix of income groups occupying the new developments. Private redevelopment is proposed for Collins School in the Richmond area which could provide for nearly 200 single family dwelling units.
 - c) Relationship of Sites to Zoning/Services: The 5,845 vacant existing parcels identified above generally have a zoning designation that would allow the construction of single family units with nothing more than a building permit and have services adjacent to or very close to the site. The parcels which have Tentative Subdivision Map approval but no Final Subdivision Map will have all services extended to the sites prior to Final Map approval. The remainder of potential building sites are adjacent to existing development and therefore the appropriate services.
3. Potential for Energy Conservation in Residential Development: Energy conservation in residential construction in California is regulated through Title 24 of the California Administrative Code (State Building Code). The Code divides the state into climate zones, reflecting topographic and climatological variations throughout the state.

Contra Costa County is divided into two zones; 3 and 12. Zone 3 is a relatively mediterranean climate in which the primary aim of the regulations is to allow winter sun into the housing unit, thereby reducing the winter heating loads of utilities. Zone 3 is located north of State Highway 4, beginning in the east at the Antioch Bridge, then proceeding west to Martinez, then southwest to San Pablo Dam. Zone 12, located immediately south of Zone 3 is subjected to higher summer temperatures. The primary aim of the regulations here is to prevent the summer sun from entering the structure and to minimize the use of air conditioning through insulation, control of south facing glazing and through window shading.

In Contra Costa County, energy budgets for new structures are specified in an energy compliance inventory. The inventory specifies compliance of building-design for gross floor, roof/ceiling, wall, glazing, moveable insulation, thermal mass, conventional heating and air conditioning equipment, lighting, solar space and domestic hot water heating, and the fireplace. Standards are enforced by the County Building Inspection Department.

In addition to building standards required by Title 24, the development application review process has the potential to contribute to energy conservation through site design and development plan review; including

- minimize paved areas and utility and drainage lines
- orient lots with regard to the sun (winter gain, summer avoid)
- utilization of south facing glazing
- avoid paving adjacent to buildings
- minimize grading
- use of natural light and ventilation
- solar water heating
- provision of hiking and biking trails
- provision of wind breaks
- shade west walls
- use of deciduous shade trees and drought tolerant plants
- neighborhood pools and other recreation facilities
- use of high efficiency mechanical systems and appliances
- provision of street shade trees
- encourage provision of public transportation
- use of energy efficient building materials, e.g., wood vs. aluminum

In addition to educating developers on the advantages of energy conservation in project design, local government can extend priority processing to applicants incorporating significant energy conservation features in projects.

APPENDIX B

FEDERAL AND STATE LOW AND MODERATE INCOME HOUSING PROGRAMS - A SELECTED SUMMARY

		Administering Agency and Intermediaries	Use of Funds	Target Population
<u>RENTERS</u>	Section 202: Direct loan for housing for the elderly and handicapped	Admin: HUD Int: Private non-profit developers	Loans to construct or acquire rental or cooperative housing	Households with elderly (62+) or handicapped heads
	Section 8: Low-income rent assistance (new construction and rehabilitation)	Admin: HUD Int: Local housing authorities, profit and nonprofit organizations, CHFA, HCD	Recurring grant for payment of part of rent to	Very-low and low-income households
B-1	Section 8: Low-income rent assistance (existing housing)	Admin: HUD Int: Local housing authorities, profit and non-profit organizations, HCD	Recurring grant for payment of part of rent to contract units selected by participating households	Very-low and low-income households
	Housing Vouchers	Admin: HUD Int: Local Housing Authorities	Recurring monthly assistance payment based on difference between tenants contribution toward rent and a payment standard	Very-low and low-income renters
	Rental Rehabilitation Program	Admin: HUD Int: Local Government	Grants to local government to implement rental rehabilitation programs	Very-low and low-income renters
	Housing Development Grants	Admin: HUD Int: Local Government	Grants to local government for rental or limited equity cooperative housing	Low and moderate income renters in federally designated high need areas

Name of Program	Administering Agency and Intermediaries	Use of Funds	Target Population
Low-income public housing	Admin: Local Housing authorities	Loans to constrcut and rehabilitate multi-unit rental housing	Very-low and low-income households
Public housing operating subsidies and debt service	Admin: HUD Int: Local housing authorities	Recurring grant to pay operating costs, and principal and interest on bonds	Very-low and low-income households
Section 236: Rental and cooperative housing assistance for low-income families	Admin: HUD Int: Nonprofit, limited dividend, and cooperative organizations	Recurring grant for payment of part of interest on loans to construct rental units	Low-income households
GNMA mortgage (tandem plan)	Admin: GNMA Int: Private lenders and developers	Loans to construct units	Currently low-income households
Section 515: Rural rental housing program	Admin: FmHA Int: Public agencies and private limited profit and nonprofit developers	Loans to construct or substantially rehabilitate rental and cooperative housing	Rural, low- and moderate-income families and elderly
Section 514: Farm labor housing loans	Admin: FmHA Int: Public and private nonprofit developers	Loans to construct, rehabilitate or acquire rental housing	Farmworkers
Section 516: Farm labor housing grants	Admin: FmHA Int: Public and private nonprofit developers	Nonrecurring grants to construct, rehabilitate or acquire rental housing	Farmworkers
Rural rent assistance	Admin: FmHA Int: Public agencies and private profit and nonprofit organizations	Recurring grant for payment of part of rent in FmHA-financed rental units	Very-low and low-income rural households

Name of Program	Administering Agency and Intermediaries	Use of Funds	Target Population
CHFA multi-unit loan program	Admin: CHFA Int: Limited profit developers, nonprofit sponsors, local housing agencies	Loans to construct or rehabilitate rental units	Very-low and moderate-income families and households with elderly heads
Rental housing construction program	Admin: HCD Int: Local housing authorities, local government, private nonprofit agencies	Loans to construct multi-family rental developments, cooperatives, housing developments, and mobile home park developments	Very-low and low-income families, elderly, and handicapped or developmentally disabled persons
Demonstration housing rehabilitation program for the elderly and handicapped	Admin: HCD Int: Local government agencies, nonprofit organizations	Loans for the acquisition and rehabilitation of rental housing	Very-low and low-income elderly and handicapped persons
Migrant services program construction	Admin: HCD Int: None	Nonrecurring grants to construct and rehabilitate costs of migrant farm-worker centers	Migrant farmworkers
AB 665: Local Housing Finance Agency	Admin: Cities and Counties Int: Private lenders and private or non-profit developers	Loans to construct or rehabilitate and acquire rental housing	Low and moderate income renters
<u>OWNERS</u> Section 235: Home-ownership assistance for low- and moderate-income families	Admin: HUD Int: Private lenders	Recurring grant for payment of part of interest to finance new or substantially rehabilitated owner-occupied units	Low- and moderate-income households
Section 502: Home-ownership and rehabilitation loans	Admin: FmHA Int: None	Loans to buy, build, repair, renovate, or relocate a home	Rural, low- and moderate-income homeowners

Name of Program	Administering Agency and Intermediaries	Use of Funds	Target Population
Section 504: Home repair loans or grants	Admin: FmHA Int: None	Loans or nonrecurring grants to repair owner-occupied units with safety or health hazards	Rural, very-low income homeowners
Section 523: Rural housing sites loans	Admin: FmHA Int: Public and non-profit groups	Loans to purchase and develop building sites for owner-occupied units	Rural, low- and moderate-income residents who are building their own homes
CHFA home ownership and home improvement loan program	Admin: CHFA Int: Private lenders and local governments	Loans to purchase or improve owner-occupied single-family units and one-to-four unit buildings	Low- and moderate-income households in mortgage assistance areas and concentrated rehabilitation areas
California veterans farm and home purchase program (CAL-VET)	Admin: DVA Int: None	Loans to purchase and improve owner-occupied single-family homes	California veterans
California Homeownership assistance program (CHAP)	Admin: HCD Int: Local government agencies, private lenders	Loans to purchase condominiums, mobile home park spaces, mobile homes on permanent foundation, and mobile homes parks	Low- and moderate-income first-time homebuyers and condominium conversion displaces
AB 1355: Local housing finance agency	Admin: Cities and counties Int: Private lenders and developers	Loans to acquire single-family residences	Low- and moderate-income first time home buyers
<u>OWNER OR RENTER</u> Section 312: Rehabilitation loans	Admin: HUD Int: Local community development agencies	Loans to rehabilitate units in community development block grant, urban homesteading, urban renewal, and code enforcement areas	Property owners in the indicated areas

Name of Program	Administering Agency and Intermediaries	Use of Funds	Target Population
Community Development Block Grants	Admin: HUD Int: Cities and counties	Nonrecurring grants to cities and counties; local governments make grants, loans, loan guarantees, or interest supplements for rehabilitation or to facilitate the construction of new dwellings units	Lower-income household
Urban development loan fund	Admin: HCD Int: Local government organizations, cooperative housing corporations	Loans to pay for predevelopment costs such as land purchase, engineering fees, architectural costs, and legal fees	Very-low and low-income families and elderly or handicapped persons in urban areas
Deferred payment rehabilitation loan fund	Admin: HCD Int: Local government agencies, nonprofit organizations	Loans to rehabilitate housing units	Low- and moderate-income households in local rehabilitation areas
Rural land purchase	Admin: HCD Int: Local government agencies, nonprofit organizations	Loans to purchase land in rural areas	Very-low and low-income rural residents
Rural predevelopment loan fund	Admin: HCD Int: Local government agencies, nonprofit organizations, cooperative housing corporations	Loans to pay for predevelopment costs such as land purchase, engineering fees, architectural costs, and legal fees	Very-low and low-income families and elderly or handicapped persons in rural areas



Name of Program	Administering Agency and Intermediaries	Use of Funds	Target Population
Farmworker housing grant fund	Admin: HCD Int: Local government agencies, nonprofit organizations, and co- operative housing cor- porations	Nonrecurring grants to construct and rehabilitate rental and owner-occupied units	Low-income farmworkers
SB 99: Redevelopment construction loan act	Admin: Redevelopment agencies Int: Private lenders and developers	Loans to construct owner- occupied and rental units	Moderate- and high-income households (usually in re- habilitation areas)
Marks-Foran residential rehabilitation act	Admin: Local government agencies Int: Nonprofit corpora- tions, direct loans to individuals	Loans to construct, re- habilitate, and acquire single-family and multi- unit dwellings	Low- and moderate-income households (usually in re- habilitation areas)

HUD = U.S. Department of Housing and Urban Development
 FmHA = U.S. Farmers Home Administration
 DVA = California Department of Veteran Affairs
 CHFA = California Housing Finance Agency
 HCD = California Department of Housing and Community Development
 FNMA = Federal National Mortgage Association
 GNMA = Government National Mortgage Association

Source: Housing Assistance in California: A Program Analysis, William S. Furry (A report prepared for the California State Assembly by The Rand Corporation) March, 1983; and Contra Costa County Planning Department